

# JOINT COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT

2011 ANNUAL REPORT TO THE  
GENERAL ASSEMBLY





STATE OF MISSOURI  
JOINT COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT

STATE CAPITOL, ROOM 219-A  
JEFFERSON CITY, MO 65101  
PHONE (573) 751-1280  
FAX (573) 526-6459

January 2011

Dear Colleague:

The Joint Committee on Public Employee Retirement (JCPER) respectfully submits its Annual Report for plan year 2009. We hope the information contained in this report will assist in the transparency of the financial and actuarial condition of Missouri's public pension plans.

After recording unprecedented investment gains in plan year 2007, Missouri's public plans joined the rest of the nation in experiencing a significant decline in plan assets due to the downturn in the investment markets in 2008 and 2009. Net investment losses experienced by Missouri's public pension plans in plan year 2009 exceeded \$8 billion. Missouri plans will work to weather this experience by continuing to employ long-term investment strategies to assist in their mission of providing retirement benefits promised to their membership.

Preliminary plan year 2010 reporting indicates a positive investment experience for Missouri's plans. The JCPER will continue to monitor this experience and address plan funding policies to assist General Assembly members in their legislative mission.

Sincerely,

A handwritten signature in blue ink, reading "Ward Franz".

Representative Ward Franz  
Chairman





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### COMMITTEE MEMBERS

Representative Ward Franz, Chairman  
 Representative Bert Atkins  
 Representative Charlie Norr  
 Representative Charles Schlottach  
 Representative Jim Viebrock  
 Representative Patricia Yaeger

Senator Jason Crowell, Vice-Chairman  
 Senator Rita Heard Days  
 Senator Timothy P. Green  
 Senator Joseph Keaveny  
 Senator Scott Rupp  
 Senator Delbert Scott

### JCPER STAFF

Ronda Stegmann, Executive Director  
 Sheri Menteer, Pension Analyst



## BACKGROUND

In 1983, during the First Regular Session of the 82nd General Assembly, Missouri lawmakers established the Joint Committee on Public Employee Retirement (JCPER). This action was taken in response to the growing concern regarding the fiscal integrity of Missouri's public employee retirement systems. Previously, there was no centralized reporting agency charged with maintaining information regarding these public plans. This permanent pension review and oversight body consists of six Senators and six Representatives. The JCPER is governed by provisions in [Chapters 21 and 105](#) of the Missouri Revised Statutes (RSMo). These statutes require:

### Chapter 21, the committee shall:

- Make a continuing study and analysis of all state and local government retirement systems;
- Devise a standard reporting system to obtain data on each public employee retirement system that will provide information on each system's financial and actuarial status at least biennially;
- Determine from its study and analysis the need for changes in statutory law;
- Make any other recommendations to the General Assembly necessary to provide adequate retirement benefits to state and local government employees within the ability of taxpayers to support their future costs.

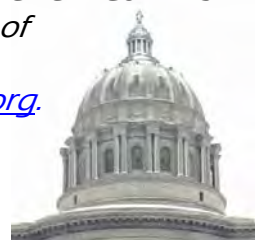
### Chapter 105, public retirement plans:

- Are to be held in trust and shall not be comingled with any other funds;
- Are considered fiduciaries and may invest according to prudent person provisions;
- Shall submit to the JCPER an actuarial cost statement for proposed changes to a plan;
- Shall submit to the JCPER a comprehensive annual financial report within 6 months of a plan's fiscal year end;
- May participate in cooperative agreements providing portability of public employee benefits;
- Shall have an actuarial valuation performed (at least biennially) in compliance with the recommended standards of the Governmental Accounting Standards Board (GASB);
- Shall file proposed rules with the JCPER. Plans not required to file rules with the Secretary of State's office shall submit any proposed rule with the JCPER within 10 days of adoption.

## RESPONSIBILITIES

The following is a summary of JCPER responsibilities:

- **PERS Annual Reporting** Missouri's 124 public employee retirement systems report plan information for analysis including assets, liabilities, benefit levels, membership, investment allocation, advisors, and investment related fees. *It is the policy of the JCPER to evaluate a plan from year to year to determine specific trends, i.e., contribution levels, asset levels, etc. It is not our policy to compare one plan against another.*
- **Assistance to the General Assembly** [Fifty-seven retirement related bills](#) were monitored through the legislative process in the 2010 session, with two bills passed and signed into law. In the summer of 2010, a special legislative session was convened which resulted in the passage of one pension related bill. ([See page 11 for state legislation.](#))
- **Assistance to Local PERS** The JCPER continues to provide assistance to local PERS throughout the state. Most notably are the individual plan analysis provided for local plans. The committee continues to advocate this very important function.
- **Assistance to Resource Groups** With budget challenges and the exit of Boomers from the workforce, the JCPER serves as a resource for information to various commissions and ad hoc committees including the St. Louis Pension Task Force, the Missouri State Government Review Commission, and the State Retirement Advisory Commission. *Education and avocation of public employee benefit issues remains central to the JCPER mission.*
- **Internet Resource** JCPER information continues to be available via [www.jcper.org](http://www.jcper.org).

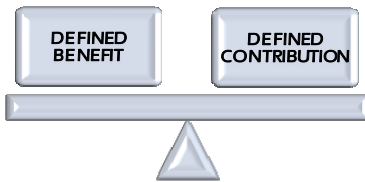


## MISSOURI'S PUBLIC EMPLOYEE RETIREMENT SYSTEMS

The first decade of the twenty-first century will be a time remembered by many as a time of both promise and uncertainty. Many of Missouri's public employee retirement systems (PERS) realized similar experiences. From recording the largest investment gains in 2007 since the inception of JCPER reporting to experiencing not one, but two significant market downturns, Missouri's PERS continue in their mission to assist in providing retirement security to Missouri's current and former public employees. As perpetual entities, these PERS continue to employ long-term investment strategies designed to weather these market "storms."

As of December 2010, there were 124 government entities in the state of Missouri providing retirement benefits. A complete listing of Missouri's individual PERS for plan year 2009 can be found in the [appendices](#) of this report.

PERS	TOTAL # PLANS	ACTIVE MEMBERS	NON-ACTIVE MEMBERS	ASSETS (in thousands)
Municipalities	51	17,974	16,730	\$ 3,765,726,555
Fire Protection Districts	35	1,622	334	\$ 252,099,028
Hospitals & Health Centers	9	6,118	2,569	\$ 334,411,205
Statewide	8	108,554	80,136	\$ 10,976,407,548
Transit Authorities	6	2,449	1,760	\$ 153,665,955
Public Schools & Universities	6	158,157	115,201	\$ 27,676,429,220
Counties	2	5,368	5,289	\$ 538,687,667
Public Libraries	1	386	282	\$ 31,564,843
Drainage & Levee Districts	1	12	-	\$ 335,582
Public Water Supply Districts	3	38	3	\$ 2,922,933
Sewer Districts	1	938	742	\$ 179,219,472
Other	1	19	7	\$ 3,354,141
<b>TOTALS</b>	<b>124</b>	<b>301,635</b>	<b>223,053</b>	<b>\$ 43,914,824,149</b>



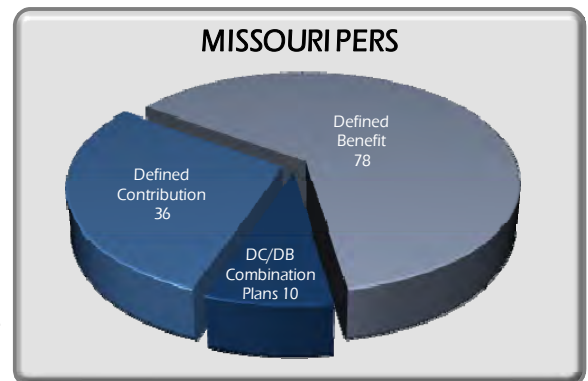
There are two common types of public sector retirement plans.

1) **"Defined Benefit" plan:**

Consists of employer and/or employee contributions with a benefit paid at retirement equaling a benefit formula "defined" by components such as benefit multiplier (usually 1.5% to 2.5%), final average salary, and/or years of service. This benefit is payable for the member's lifetime and depending on the option chosen, may provide a survivor benefit as well. The Employer bears the investment risk.

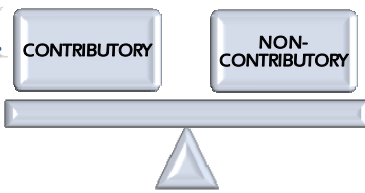
- 2) **"Defined Contribution" plan:** Consists of employer and/or employee contributions into an individual account with the benefit paid at retirement equaling the accumulated account balance including any investment gains or losses. The Employee bears the investment risk.

In Missouri, for plan year 2009, the total plans reviewed by the JCPER equaled 124 with 78 defined benefit plans, 36 defined contribution plans and 10 DB/DC combination plans. Due to the large defined benefit representation, this report focuses primarily on this plan structure.



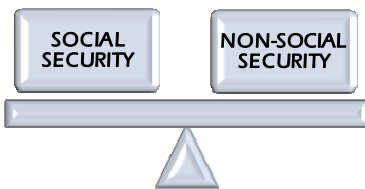
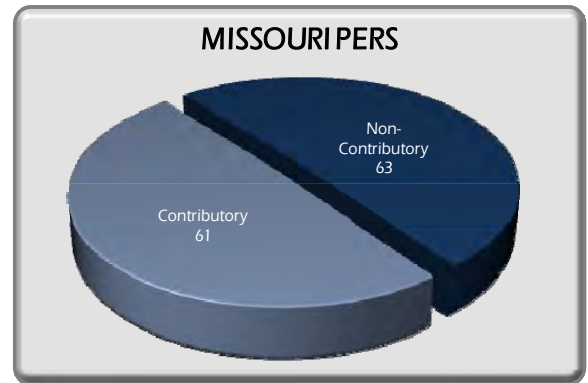


When designing a retirement plan, many components must be considered and decisions made regarding several different variables:



**Contributory** plans require the employee to contribute a portion of earnings to the plan. The contribution varies for each plan and may be tied to statutory provisions.

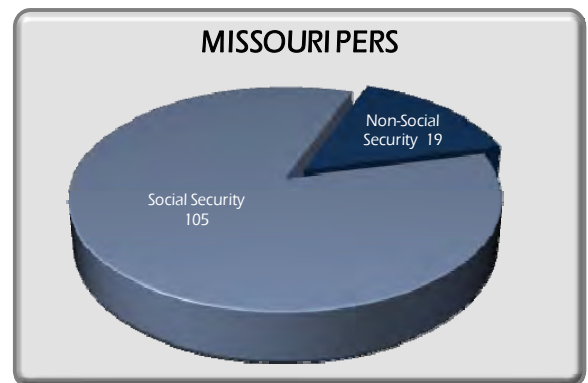
**Non-Contributory** plans do not require an employee contribution.



**Social Security** participation for the majority of Missouri's public employees is required, however, certain teacher and public safety personnel opted out of Social Security participation in

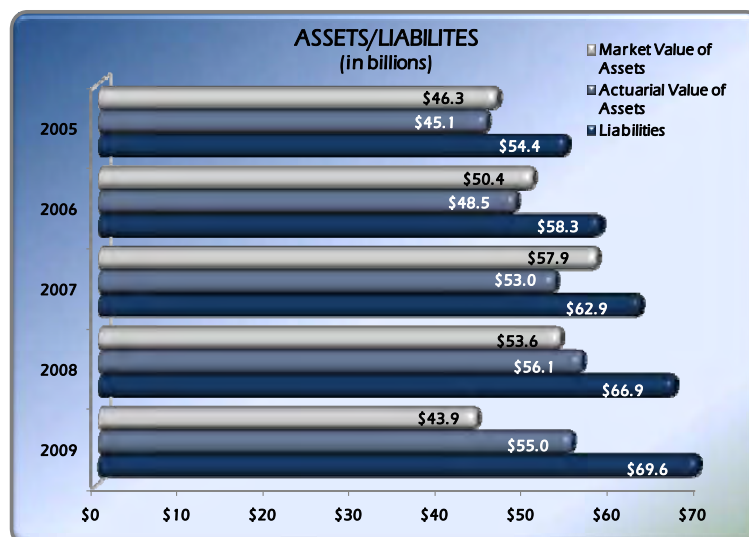
1956. There are currently 19 non-Social Security covered plans comprised of over 85,000 active and over 50,000 retired members.

**Non-Social Security** covered plans typically provide a higher benefit formula and most often have earlier age and service requirements for it's members.



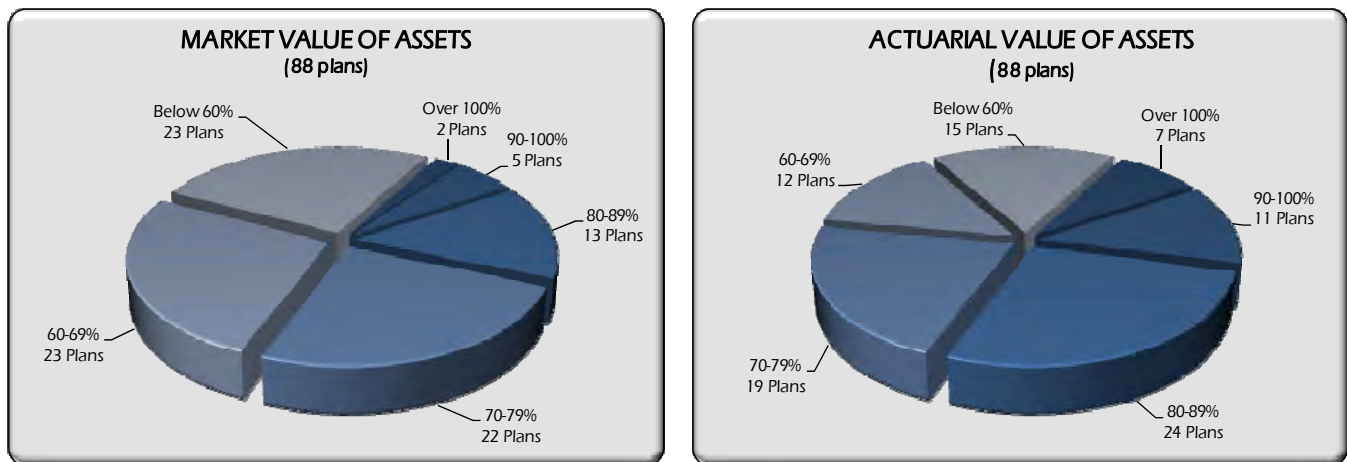
### FUNDING OF MISSOURI'S PERS

The JCPER maintains plan data which enables a trend analysis to be produced for Missouri's plans. As an example, the chart below displays asset and liability trend data over the five year period from 2005 to 2009. One key component of this chart is the notable decrease in the market value of assets from 2008 to 2009. The 2009 plan year reporting period depicts the substantial investment losses experienced by Missouri's PERS during the market decline that affected plans nationwide. The actuarial value of assets utilizes, among other criteria, a smoothing period of investment gains and losses which assists in reducing volatility in asset values and corresponding contribution requirements.



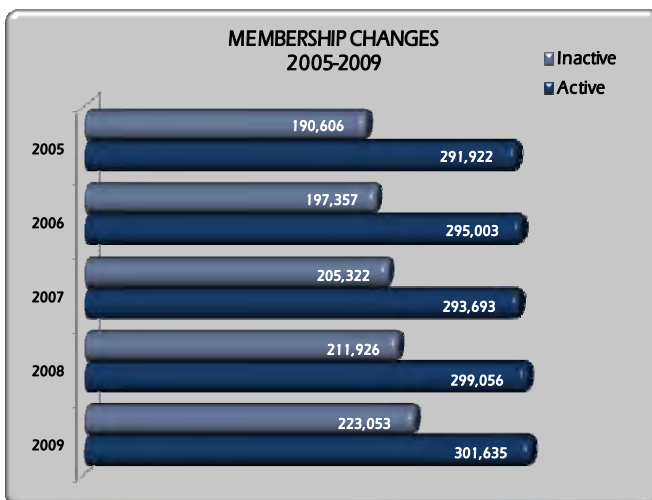
Funded ratios, in the aggregate, for plan year 2009 equaled 77% on an actuarial value basis and 63% on a market value basis, compared to 84% and 81% in plan year 2008, respectively. The JCPER continues to be primarily concerned with the establishment of a trend and not the comparing of one plan's funded ratio to another. The JCPER reports assets using the market and actuarial value and reports liabilities using the actuarial accrued liability. Many plans utilize a process in which a portion of investment gains/losses are "smoothed" over a period of time, typically 3 to 5 years. Due to the "smoothing" process, a funded ratio on an actuarial basis can differ considerably from a market value basis. As indicated, on the chart below, plan funded ratios for 2009 are displayed. It is important to remember [Section 105.684, RSMo](#), requires a plan be at least 80% funded on an actuarial value basis to enact any new benefit enhancements. This section also requires a plan with a funded ratio below 60% to have its actuary prepare an accelerated contribution schedule.

### FUNDED RATIO

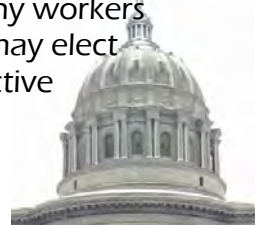


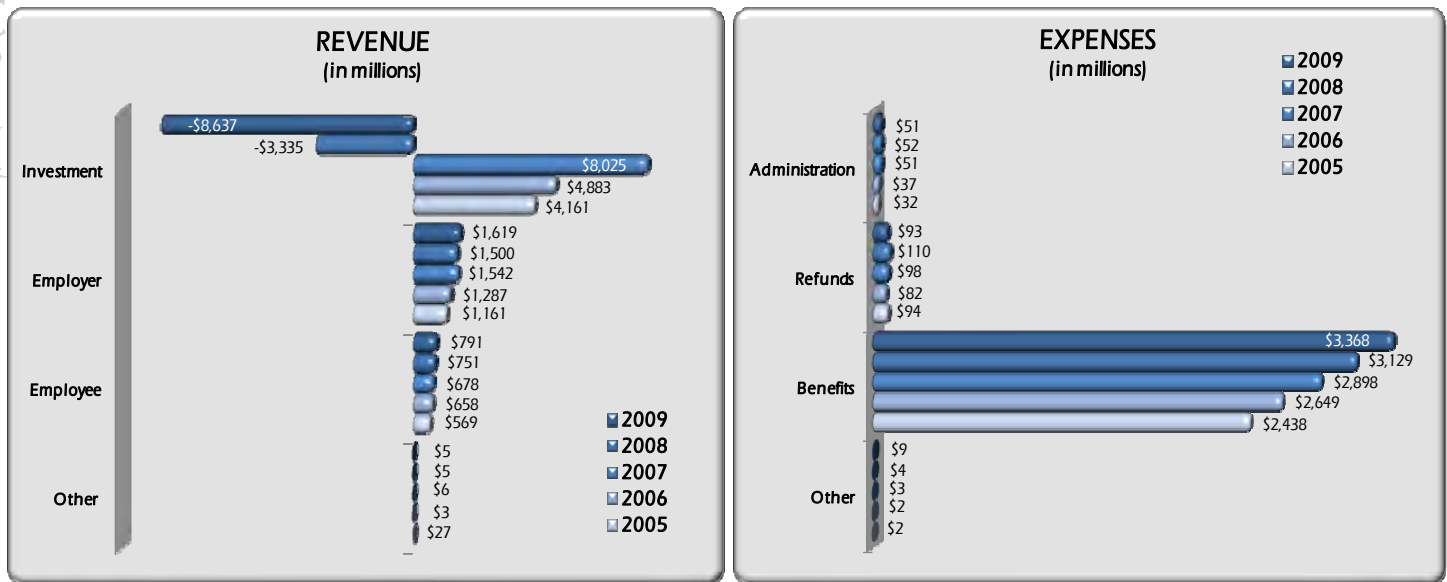
### MEMBERSHIP

According to the U.S. Census Bureau, in 2008, nationwide there were over 2,500 state and local government employee retirement plans with an active membership in excess of 14.7 million and inactive membership in excess of 11.8 million. In Missouri, PERS continue to experience a deviation from typical membership trends as experienced prior to this decade. In plan year 2009, active membership grew by less than 1% from 299,056 to 300,635. Inactive membership grew by approximately 5% from 211,926 to 223,053. As political subdivisions continue to face fiscal challenges and Boomers continue to exit the workforce, it is expected that growth attributable to inactive membership will continue to exceed growth (if any) in active membership. Two components that have and may continue to subdue the growing retiree trend include:



- 1) The existence of retirement benefit options such as a Deferred Retirement Option Plan (DROP) or Partial Lump Sum Option (PLSO) which may encourage those eligible for normal retirement to work longer thereby increasing the retention of experienced workers, or
- 2) A continued concern associated with escalating costs of retiree health care. Many workers eligible for retirement benefits may elect to remain employed to retain active employee medical benefits.





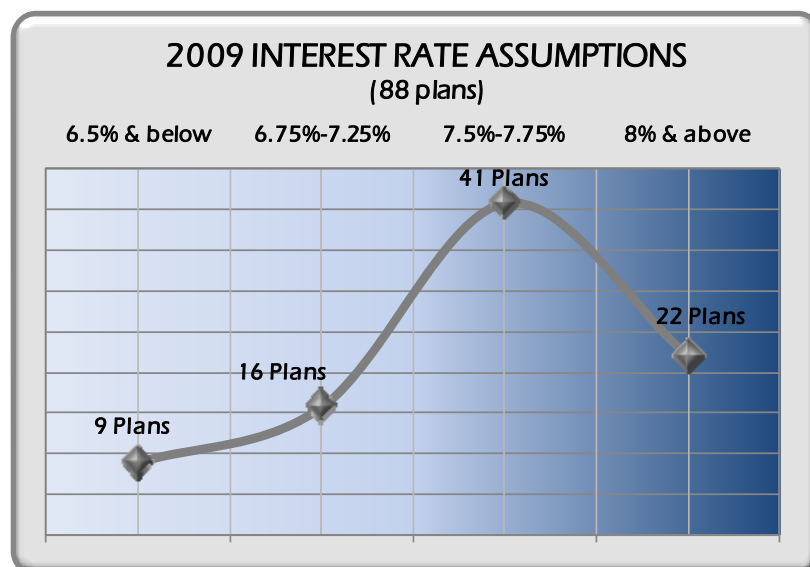
### CONTRIBUTION RATES

The number one obligation of PERS is to pay all of the benefits promised to its members. A plan's ability to meet this obligation is largely dependent on receiving plan revenues. These revenues, as well as expenses, are outlined in the above charts for the last five plan years. As shown, in plan year 2009 Missouri PERS sustained unprecedented investment losses associated with the downturn in the investment markets. As the losses associated with 2008 and 2009 are recognized, annual plan contribution rates are expected to increase for several years. These increases may apply additional pressure to political subdivisions already facing budgetary constraints.

### INVESTMENT RATES OF RETURN

With the market boom of the 1990s, many plans reevaluated their investment strategies and moved away from conservative investment allocations into more moderate investments. Because of the positive investment returns, many plans also increased their assumed rates of return to reflect the plan experience.

As plans have experienced negative investment returns associated with two market downturns in this decade, many plan boards continue to reevaluate their assumed rates of return. The chart below outlines investment rate of return assumptions utilized by plans in 2009. These assumed rates range from 4.75% to 8.5%. The reasonableness of the investment rate of return assumption will continue to be paramount in plan discussions.

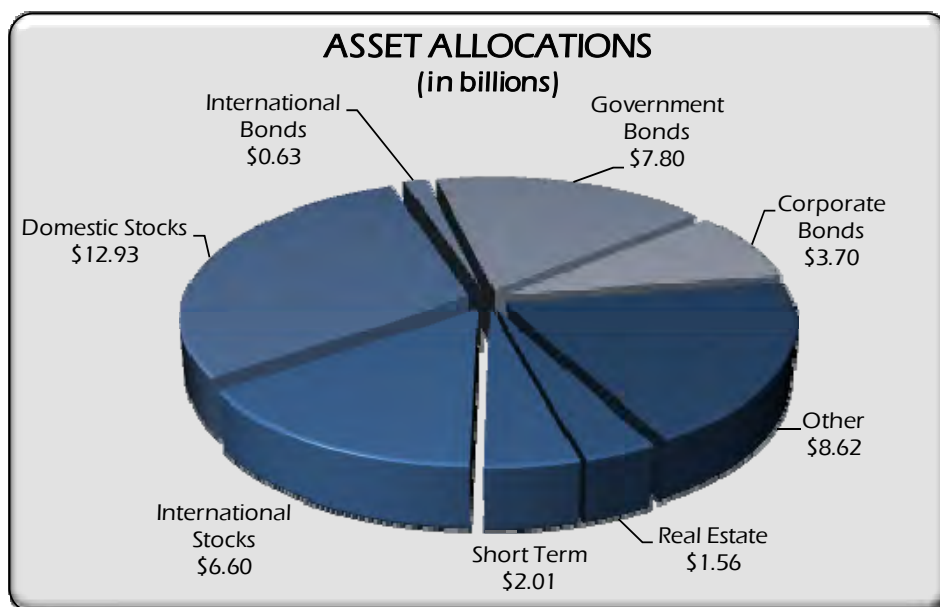




## STATUTORY INVESTMENT REQUIREMENTS

[Chapter 105](#), which governs Missouri's public pension plans, contains provisions relative to plan investments and fiduciary responsibilities of plan boards. Specifically, [Section 105.688](#) outlines the "Prudent Person Rule" which requires plan fiduciaries to *"discharge his or her duties in the interest of the participants in the system and their beneficiaries and shall act with the same care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a similar capacity and familiar with those matters would use in the conduct of a similar enterprise with similar aims."*

Given income derived from investments is the driving force behind plan revenue, it is crucial that fiduciaries develop and review investment policies and strategies. Each individual plan Board of Trustees sets its investment policy based on the fiduciary standards mentioned above. The chart below outlines plan year 2009 asset allocation utilized by Missouri's public plans.



## FEDERAL ISSUES

As the 112<sup>th</sup> Congress convenes, its members will face ongoing significant issues that increasingly demand attention. These issues include long term challenges such as Medicare and Social Security as well as economic and structural concerns. The most notable and recent federal legislation filed relative to public pension plans is [H.R. 6484](#) known as the *Public Employee Pension Transparency Act* introduced December 2, 2010 by Congressman Nunes. As the concepts contained in this proposal will potentially be offered again for consideration in the upcoming Congress, they may be poised to gain considerable attention and debate in 2011. Among other provisions, contained in this proposal are new Federal reporting requirements for public pension plans, as well as utilization of new actuarial assumptions which could increase the size of plan liabilities. As different groups express support or opposition to this proposal, it becomes clear that this issue is one of complexity and division. The JCPER will continue to analyze the Federal proposals offered for effects on Missouri's public pension plans.



**GASB'S PRELIMINARY VIEWS ON PENSION ACCOUNTING & FINANCIAL REPORTING BY EMPLOYERS**

In June 2010, the Governmental Accounting Standards Board (GASB) issued Preliminary Views (PV) on proposed changes to standards relative to accounting and financial reporting for state and local government employers sponsoring defined benefit pension plans for their employees. Directed primarily at employer reporting and not actuarial funding of these plans, GASB sought comments from interested parties from June through September with public hearings being held during the Fall of 2010. The overarching issues being considered in these PVs include, but are not limited to, the employer's obligation to employees relative to Defined Benefit Plan, the recognition of plan liabilities, modified pension liability calculations, potential utilization of more than one discount rate, modified recognition of gains/losses and modified asset valuation method. GASB is scheduled to release an Exposure Draft in June 2011 with another comment period thereafter. GASB activity relative to the PVs will continue to be closely monitored by Missouri's public plans and the JCPER as this issue progresses.

**STATE ISSUES**

During the 2010 Missouri Legislative session, [57 pension-related bills](#) were offered and evaluated by the JCPER. In total, 2 of these bills were Truly Agreed to and Finally Passed by the General Assembly. Three pension systems were directly affected by the passage of these provisions.

**HB 1316**

- COUNTY EMPLOYEES RETIREMENT SYSTEM
- Clarifies that counties adopting a charter government after 1/1/08, will collect delinquent & back tax fee at same level prior to charter adoption

**HB 1868**

- MOSERS & MPERS
- Transfers Water Patrol employees to the Highway Patrol. Provides for a system participation election by transferred employees

On June 18, 2010, Governor Nixon called an Extraordinary Session of the Missouri General Assembly. For the first time since 1989, the subject of pensions was included in that call. It included asking the General Assembly to "pass legislation to reform the state pension system." The resulting provisions passed in [House Bill 1](#) of this session affected the Missouri State Employees Retirement System (MOSERS), the MoDOT & Patrol Employees Retirement System (MPERS) and the Judicial Retirement System (Judges). Provisions passed include, but are not limited to, the following for employees hired for the first time on or after January 1, 2011:

**HB 1**

- MOSERS, MPERS & JUDICIAL RETIREMENT SYSTEMS



## GENERAL EMPLOYEE PLAN

## PRE-2011 PROVISIONS

- **Normal Retirement Eligibility**
  - Age 62/5 years of service
  - Age 48 (Rule of 80)
- **Early Retirement Eligibility**
  - Age 57/5 years of service
- **Vesting**
  - 5 years of service
- **Member Contributions**
  - None



## 2011 NEW TIER PROVISIONS

- **Normal Retirement Eligibility**
  - *General Employees*
    - Age 67/10 years of service
    - Age 55 (Rule of 90)
  - *Highway Patrol*
    - Age 60 & active
    - Age 55/10 years of service
- **Early Retirement Eligibility**
  - Age 62/10 years of service
- **Vesting**
  - 10 years of service
- **Member Contributions**
  - 4% of pay

## STATEWIDE ELECTED OFFICIAL

## PRE-2011 PROVISIONS

- **Normal Retirement Eligibility**
  - Age 55/4 years of service
  - Age 50 (Rule of 80)
- **Member Contributions**
  - None



## 2011 NEW TIER PROVISIONS

- **Normal Retirement Eligibility**
  - Age 62/4 years of service
  - Age 55 (Rule of 90)
- **Member Contributions**
  - 4% of pay

## GENERAL ASSEMBLY MEMBERS

## PRE-2011 PROVISIONS

- **Normal Retirement Eligibility**
  - Age 55 with 3 biennial assemblies
  - Age 50 (Rule of 80)
- **Member Contributions**
  - None



## 2011 NEW TIER PROVISIONS

- **Normal Retirement Eligibility**
  - Age 62 with 3 biennial assemblies
  - Age 55 (Rule of 90)
- **Member Contributions**
  - 4% of pay

## JUDICIAL PLAN

## PRE-2011 PROVISIONS

- **Normal Retirement Eligibility**
  - Age 62/12 years of service
  - Age 60/12 years of service
  - Age 55/20 years of service
- **Early Retirement Eligibility**
  - Age 60 with <15 years of service
  - Age 62 with <12 years of service
- **Member Contributions**
  - None



## 2011 NEW TIER PROVISIONS

- **Normal Retirement Eligibility**
  - Age 67/12 years of service
  - Age 62/20 years of service
- **Early Retirement Eligibility**
  - Age 67 with <12 years of service
  - Age 62 with <20 years of service
- **Member Contributions**
  - 4% of pay





## COURT CASES

As stated earlier in this report, in recent years Missouri's public pension plans have had many unprecedented experiences. Court action related to the area of public pensions conveyed a similar experience. In June 2010, a Petition for Declaratory Judgment was filed in Greene County Court asking the court to weigh in on several issues including the definition of "actuarially sound". This request stemmed from a question associated with the Constitutional provision contained in [Article 6, Section 25](#) which allows local political subdivisions to "provide for the payment of periodic cost of living increases" to retired members providing the associated retirement systems "remain actuarially sound." Absent a Constitutional or Statutory definition of "actuarially sound", a judgment was sought from the court. In November 2010, the petition was dismissed at the request of the petitioner in response to clarifying correspondence from the Missouri Attorney General's office.

## CONCLUSION

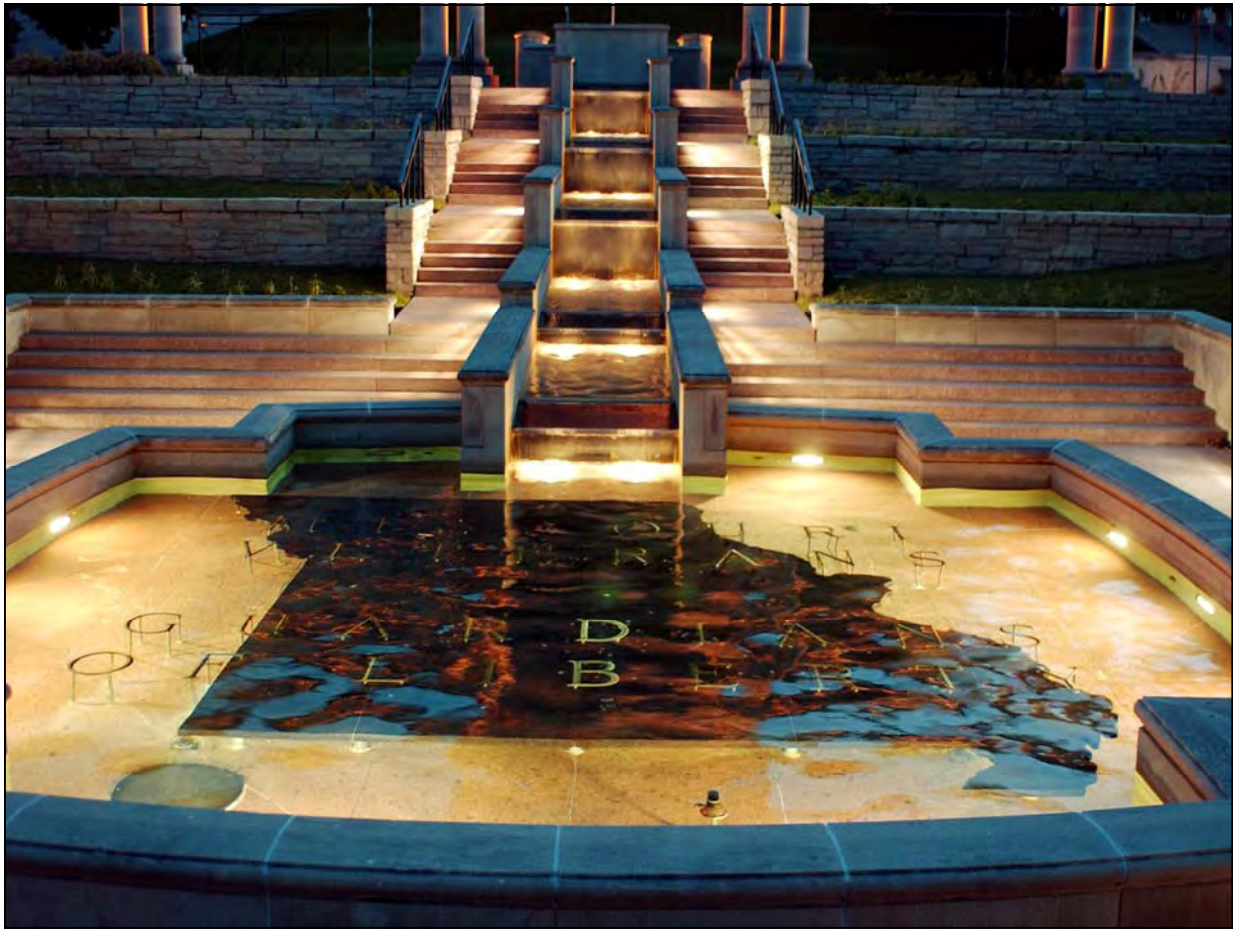
As we exit a decade that has brought unprecedented challenges for public pension plans nationwide, the mission of the JCPER has never been more critical. The existence of the committee was a direct response to the very public concerns of the stability of public plans in early 1980. Established in 1983, the JCPER serves as the centralized reporting and analytic entity for Missouri's public pension plans. While some may argue the issues facing public plans today are the same faced in the 1980's, these same plans also must address the maturing of their plans and the growing number of baby boomers opting for retirement and exiting the workforce. This is a new and incremental factor impacting benefit reserves that is intensified with continuing effects of the decade's investment market experience.

In light of the continued reaction to public plan experience, it is imperative the General Assembly insist on proper disclosure of plan information and progress, as well as ensuring transparency associated with any substantial proposed changes affecting these plans and their participants.

## A LOOK AHEAD

Preliminary plan year 2010 reporting indicates Missouri's public pension plans experienced positive investment returns with many plans exceeding their assumed investment rates of return. This investment performance is greatly welcomed after experiencing 2008/2009 losses. Preliminary reporting indicates a positive net investment return in excess of \$4.9 billion. As with the previous year's losses, these gains will be recognized over each plan's smoothing period.





## DEFINED BENEFIT PLANS

It should be noted that data included  
in these appendices reflect  
PERS information from plan year 2009

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# AFFTON FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

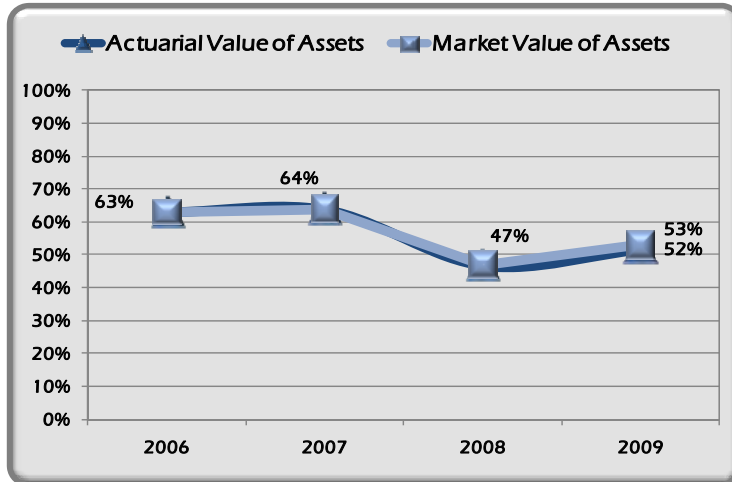
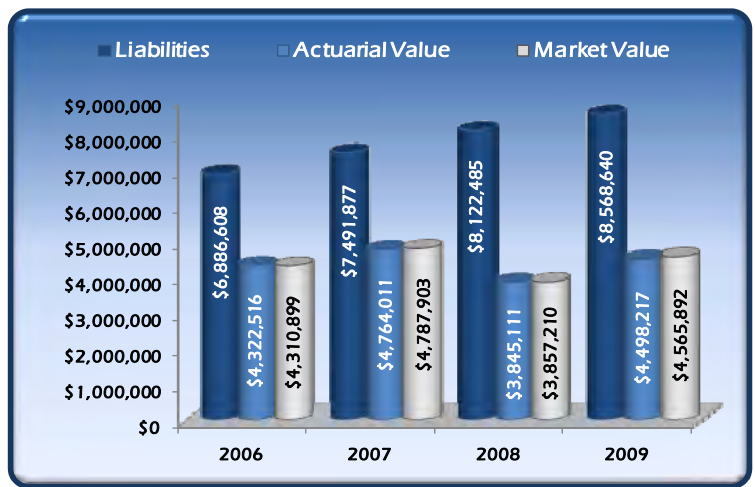
Active: 33

Inactive: 19

## CONTRIBUTIONS:

Employer: \$344,845

Employee: \$0



## BENEFITS:

### Normal Retirement Formula:

65% of compensation

Reduced 3.33% per year less 30 Years

Supplemental Benefit: \$500 monthly to Medicare eligibility

### Normal Retirement Benefits:

Age 60 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4.5%

# ANTONIA FIRE PROTECTION DISTRICT PENSION PLAN

## MEMBERSHIP:

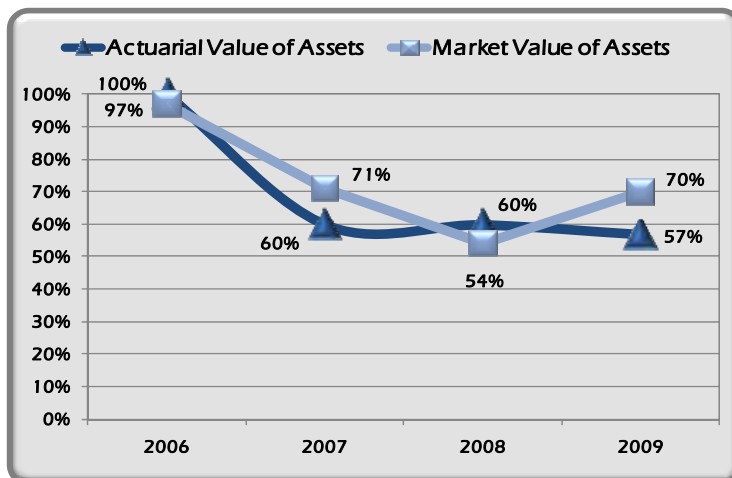
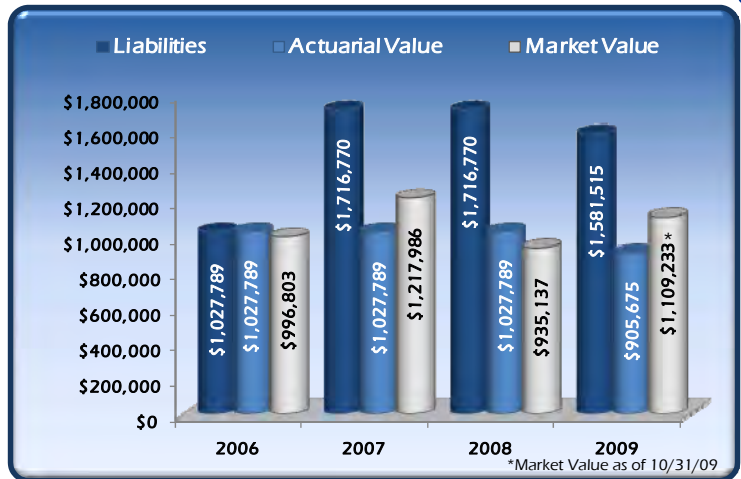
Active: 20

Inactive: 1

## CONTRIBUTIONS:

Employer: \$53,354

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2.25% of compensation for first 24 years of service, plus 1% for next 6 years of service

### Normal Retirement Benefits:

Age 55 or 30 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 6.75%

Plan Frozen as of February, 2009

# ARNOLD POLICE PENSION PLAN

## MEMBERSHIP:

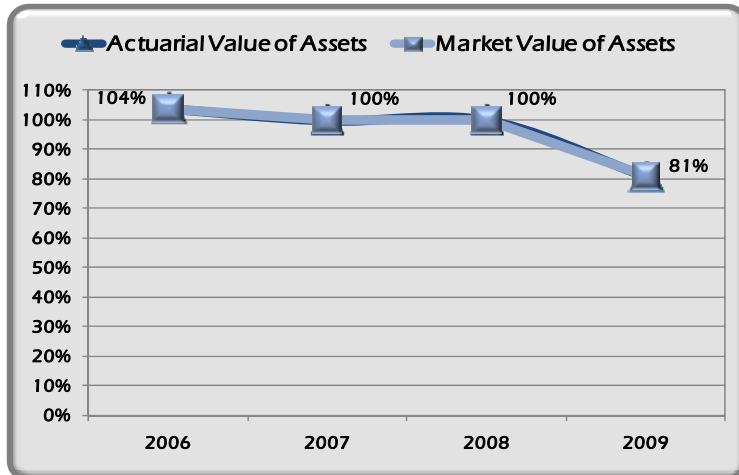
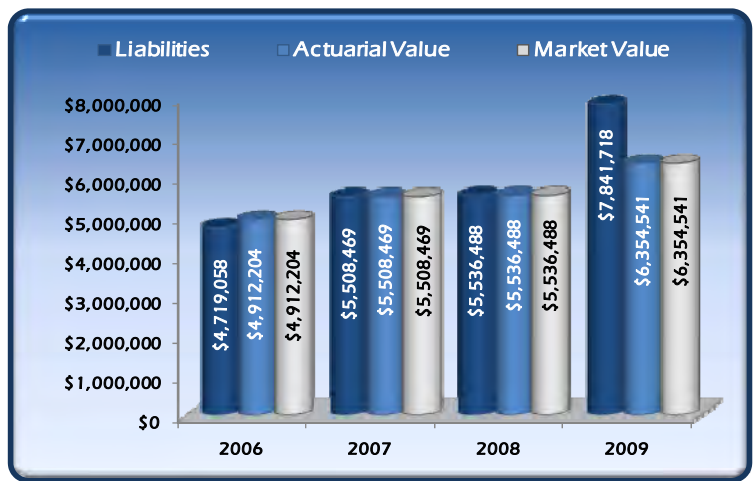
Active: 48

Inactive: 3

## CONTRIBUTIONS:

Employer: \$579,665

Employee: \$225,333



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation times years of service  
Maximum: 75% of compensation

### Normal Retirement Benefits:

Age 55 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 4.5%

# BERKELEY POLICE & FIRE PENSION FUND

## MEMBERSHIP:

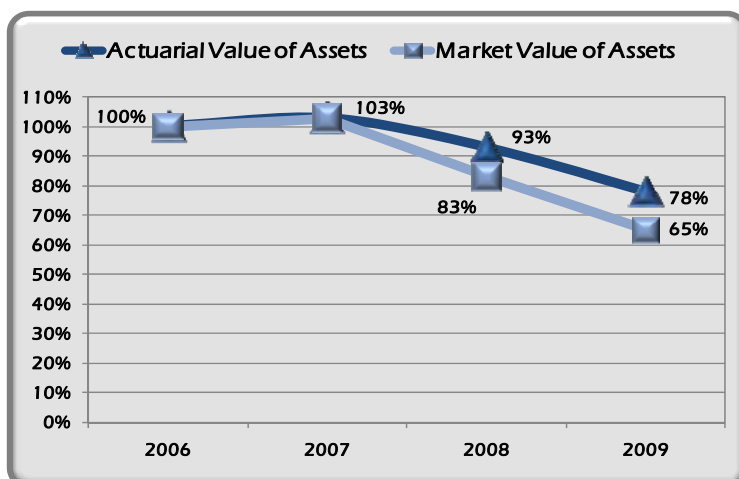
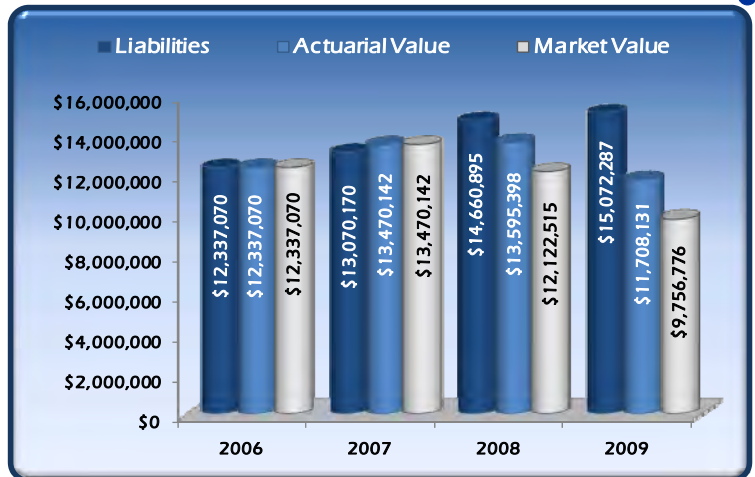
Active: 67

Inactive: 50

## CONTRIBUTIONS:

Employer: \$211,259

Employee: \$182,255



## BENEFITS:

### Normal Retirement Formula:

50% of compensation for first 20 years of service,  
plus 1% for next 5 years of service  
Maximum: 55% of compensation

### Normal Retirement Benefits:

Age 55 with 10 years of service

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 3%

'Cap' Total Maximum: 50%

Percent of CPI: 50%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# BI-STATE DEVELOPMENT AGENCY DIVISION 788, A.T.U.

## MEMBERSHIP:

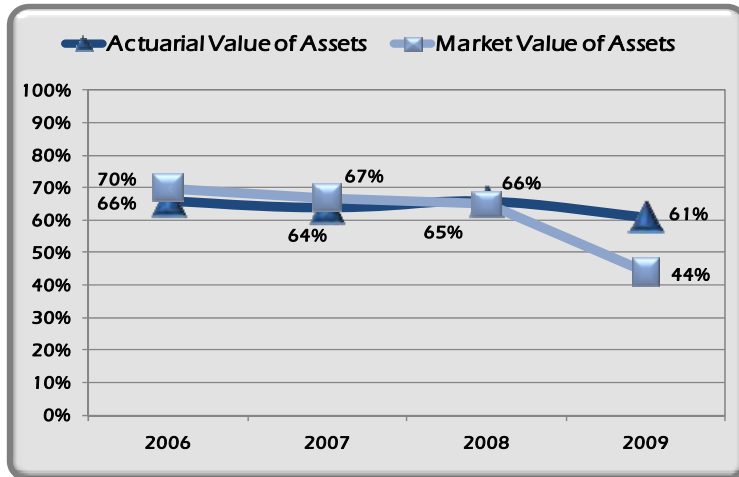
Active: 1,219

Inactive: 996

## CONTRIBUTIONS:

Employer: \$4,854,000

Employee: \$2,054,808



## BENEFITS:

### Normal Retirement Formula:

\$40 times years of service for those retiring with less than 25 years of service,  
\$55 times years of service for those retiring with 25 or more years of service

### Normal Retirement Benefits:

25 years of service, age 65, or age 55 with 20 years of service

Social Security Coverage: Yes

COLA: Ad Hoc Cola

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

# BI-STATE DEVELOPMENT AGENCY LOCAL 2 I.B.E.W.

## MEMBERSHIP:

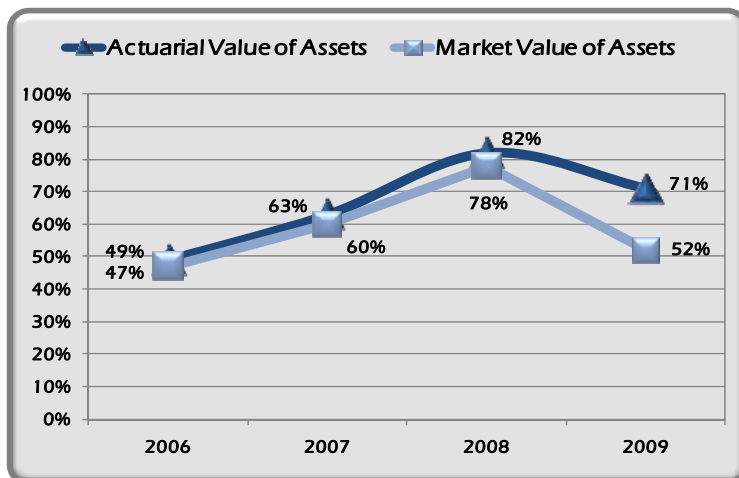
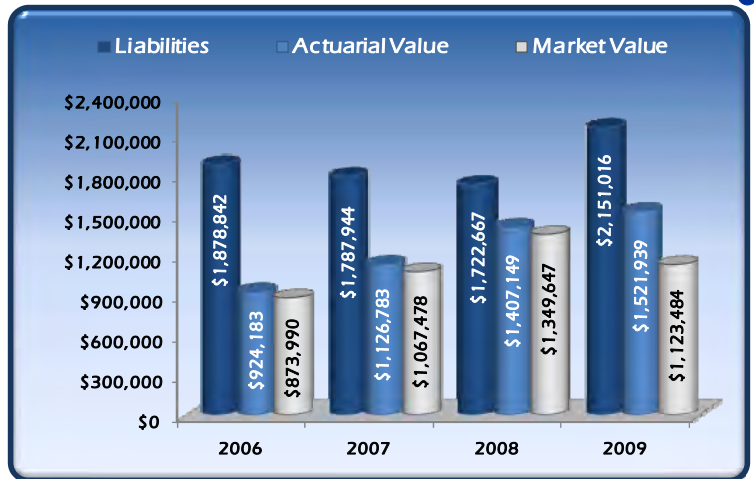
Active: 55

Inactive: 10

## CONTRIBUTIONS:

Employer: \$125,842

Employee: \$54,564



## BENEFITS:

### Normal Retirement Formula:

\$60 times years of service

### Normal Retirement Benefits:

25 years of service, or age 65 with 12 years of service

Social Security Coverage: Yes

COLA: Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%



# BI-STATE DEVELOPMENT AGENCY, DIVISION 788 CLERICAL UNIT, ATU

## MEMBERSHIP:

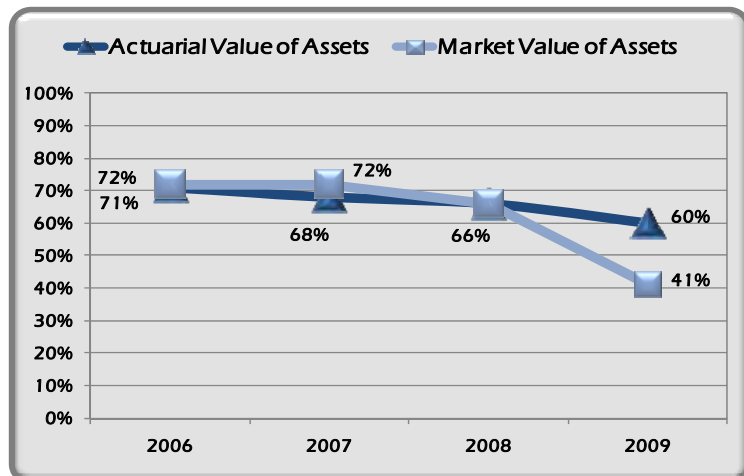
Active: 52

Inactive: 63

## CONTRIBUTIONS:

Employer: \$216,471

Employee: \$96,048



## BENEFITS:

### Normal Retirement Formula:

\$40 times years of service for those retiring with less than 25 years of service,

\$55 times years of service for those retiring with 25 or more years of service

### Normal Retirement Benefits:

25 years of service, or age 65 with 10 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

# BI-STATE DEVELOPMENT AGENCY SALARIED EMPLOYEES

## MEMBERSHIP:

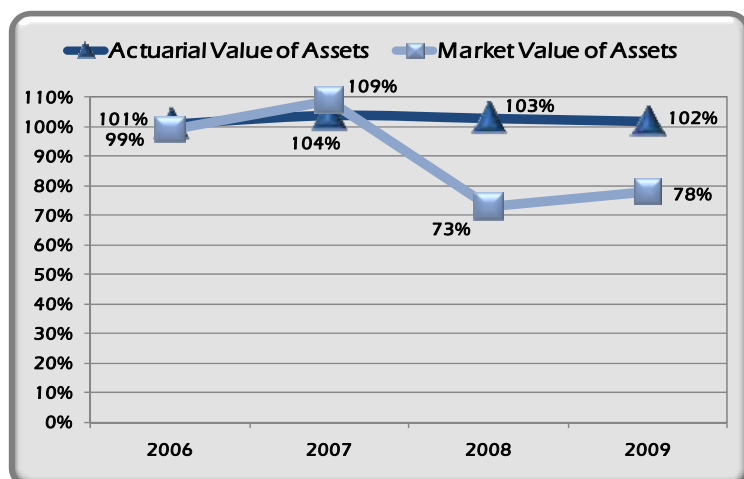
Active: 460

Inactive: 401

## CONTRIBUTIONS:

Employer: \$2,234,053

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

1.5% of compensation times years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 4.5%

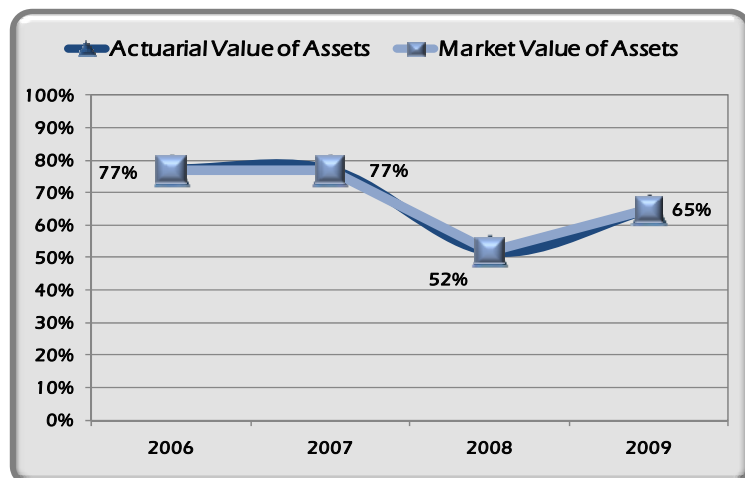
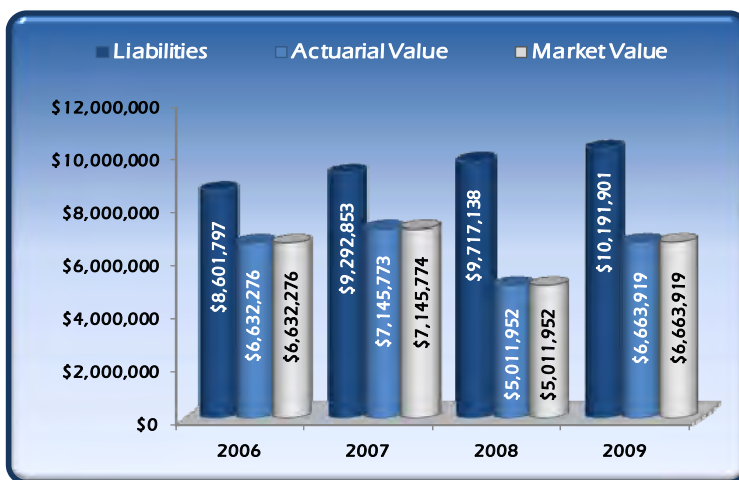
# BLACK JACK FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 37  
Inactive: 9

## CONTRIBUTIONS:

Employer: \$534,704  
Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

Uniformed: \$93 times years of service  
Non-uniformed = \$45 times years of service  
Supplemental benefit to age 62:

Estimated Social Security Benefit

Additional Uniformed Supplemental Benefit to age 62:  
\$20 times years of service

### Normal Retirement Benefits:

Age 60 or 30 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

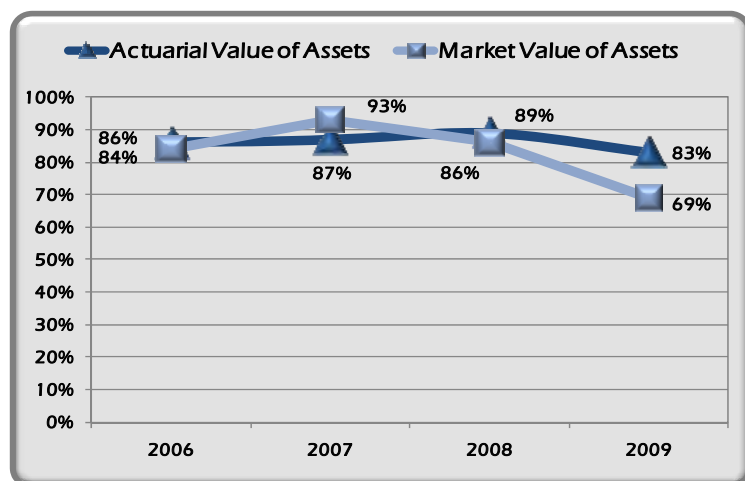
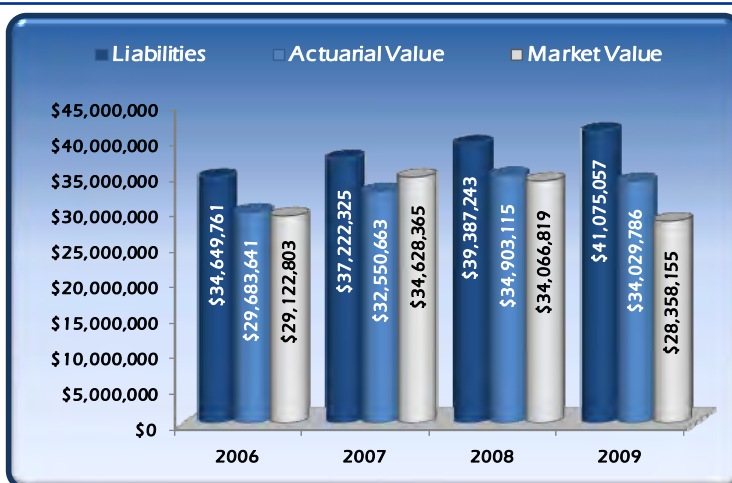
# BOTHWELL REGIONAL HEALTH CENTER RETIREMENT PLAN

## MEMBERSHIP:

Active: 543  
Inactive: 479

## CONTRIBUTIONS:

Employer: \$2,447,575  
Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

1.2% of compensation times years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 5.5%

Plan closed effective June, 2006

# BRENTWOOD POLICE & FIREMEN'S RETIREMENT FUND

## MEMBERSHIP:

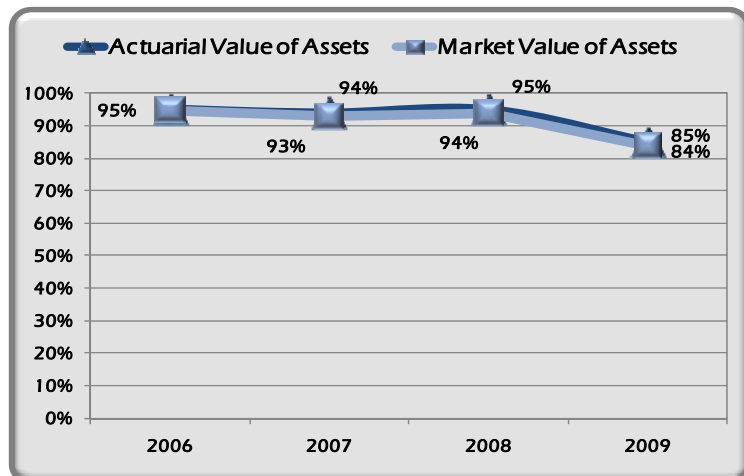
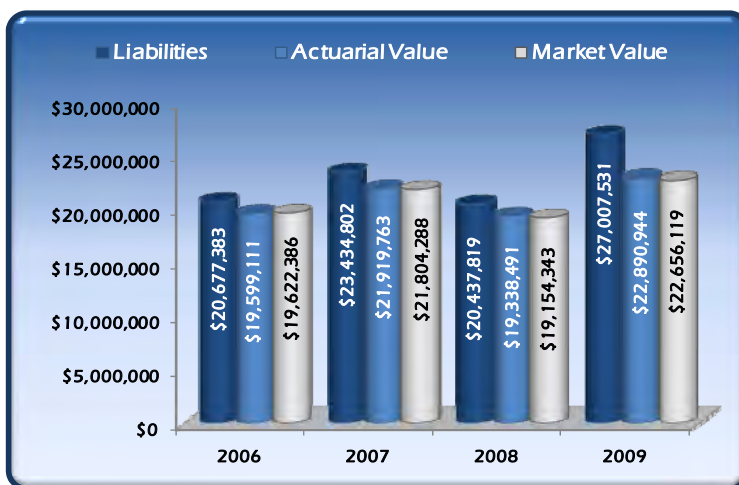
Active: 50

Inactive: 27

## CONTRIBUTIONS:

Employer: \$963,090

Employee: \$231,575



## BENEFITS:

### Normal Retirement Formula:

3.50% of compensation for first 20 years of service, plus 1% for next 10 years of service

### Normal Retirement Benefits:

Age 55 with 20 years of service

Social Security Coverage: No

**COLA:** Annual Amount Maximum: 2%

'Cap' Total Maximum: 20%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 5.5%

# BRIDGETON EMPLOYEES RETIREMENT PLAN

## MEMBERSHIP:

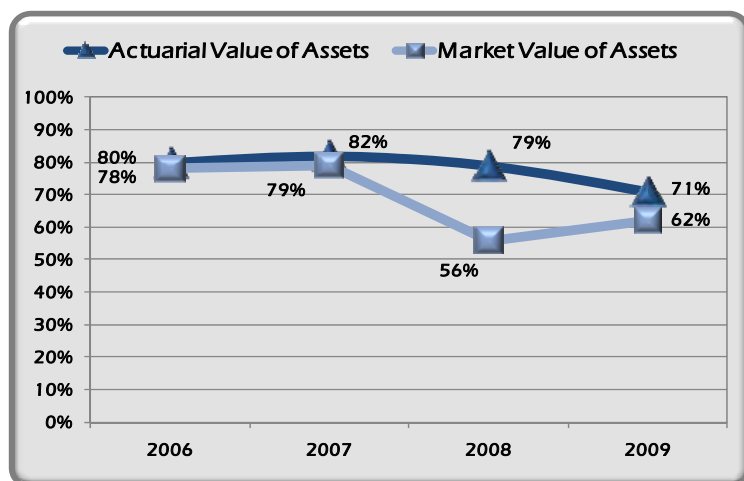
Active: 135

Inactive: 121

## CONTRIBUTIONS:

Employer: \$900,000

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service

### Normal Retirement Benefits:

Age 60 with 5 years of service

Social Security Coverage: Yes

**COLA:** No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4.5%



# CARTHAGE POLICE-MEN'S & FIREMEN'S PENSION PLAN

## MEMBERSHIP:

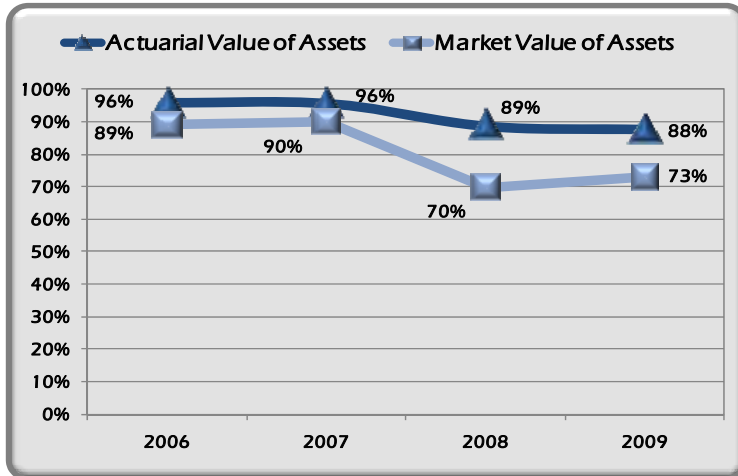
Active: 48

Inactive: 38

## CONTRIBUTIONS:

Employer: \$223,800

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation for first 20 years of service, plus 1% for next 15 years of service

### Normal Retirement Benefits:

Age 58 with 10 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 4%

# CEDAR HILL FIRE PROTECTION DISTRICT LENGTH OF SERVICE PROGRAM

## MEMBERSHIP:

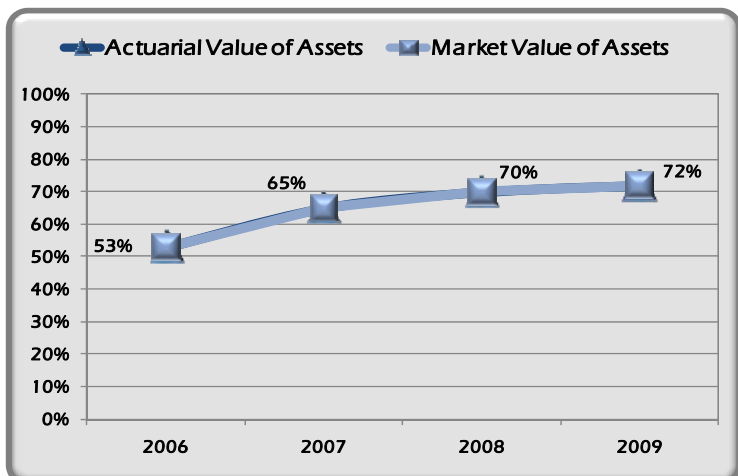
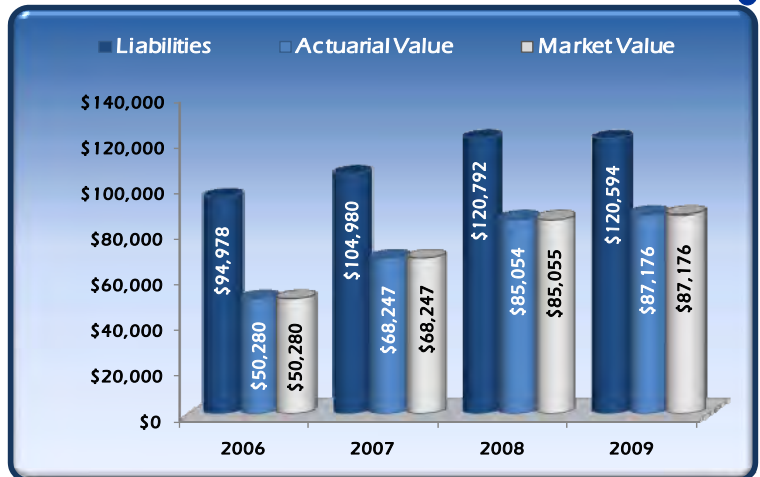
Active: 23

Inactive: 6

## CONTRIBUTIONS:

Employer: \$18,877

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

\$15 per month times years of service  
Maximum: \$450 per month  
Life annuity guaranteed for 10 years

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 4.75%

# CLAYTON NON-UNIFORMED EMPLOYEES PENSION PLAN

## MEMBERSHIP:

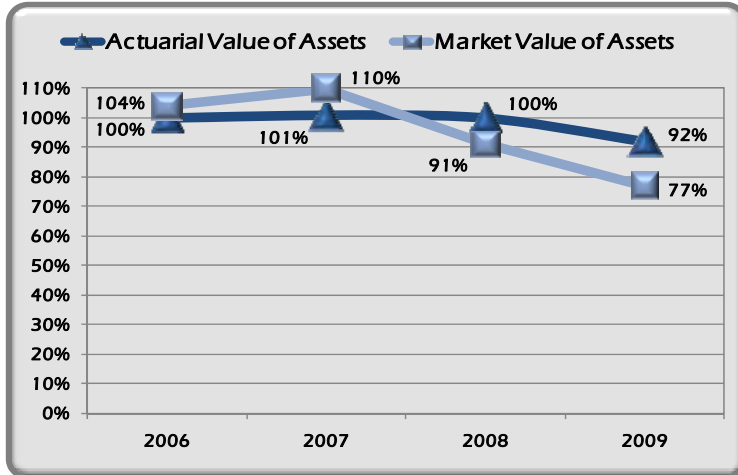
Active: 92

Inactive: 61

## CONTRIBUTIONS:

Employer: \$0

Employee: \$0



## BENEFITS:

### Normal Retirement Formula:

1.5% of compensation times years of service

Maximum: 60% of compensation

### Normal Retirement Benefits:

Age 60 with 5 years of service

Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 2%

'Cap' Total Maximum: 25%

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

Salary: 4.5%

# CLAYTON UNIFORMED EMPLOYEES PENSION PLAN

## MEMBERSHIP:

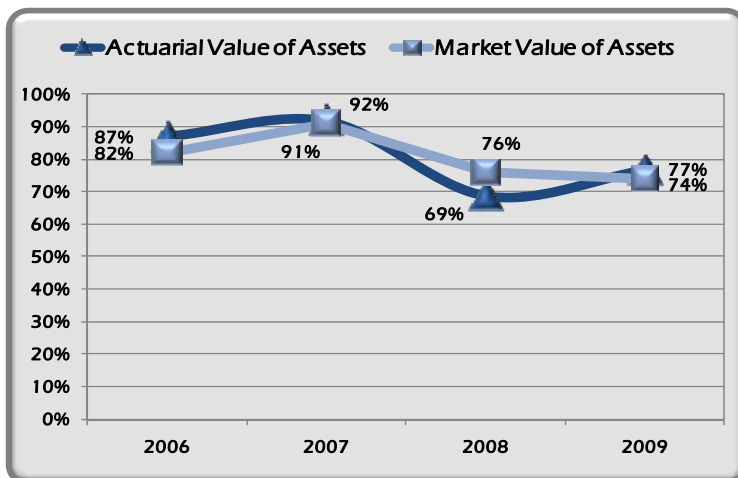
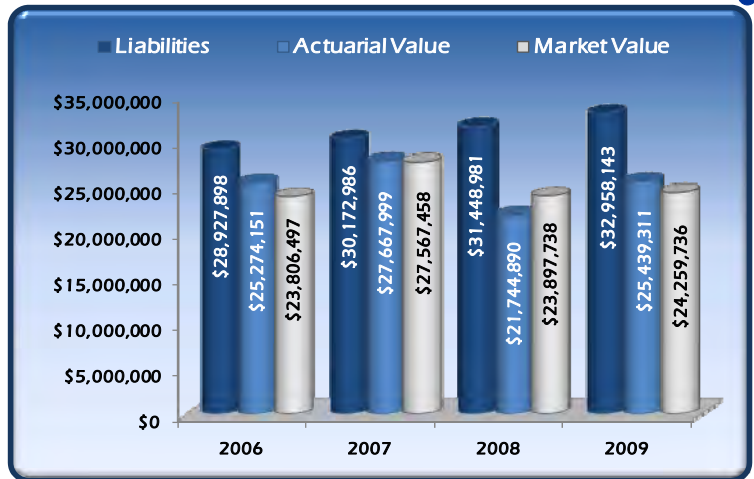
Active: 85

Inactive: 62

## CONTRIBUTIONS:

Employer: \$677,458

Employee: \$231,805



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service

Maximum: 60% of compensation

### Normal Retirement Benefits:

Age 55 with 10 years of service;

Age 50 with 25 years of service;

Age 65 with 5 years of service

Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 2%

'Cap' Total Maximum: 25%

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

Salary: 3.5%

# COLUMBIA FIREMENS' RETIREMENT PLAN

## MEMBERSHIP:

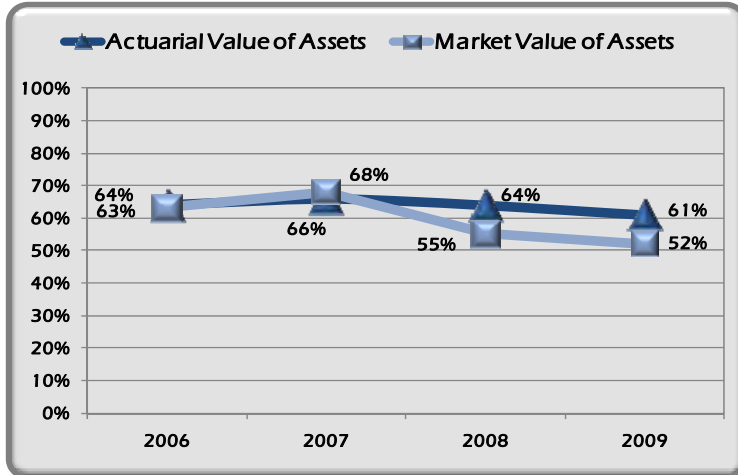
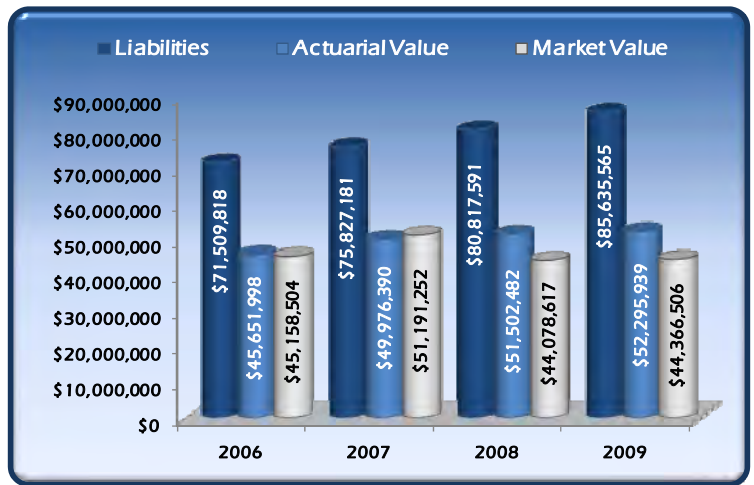
Active: 132

Inactive: 124

## CONTRIBUTIONS:

Employer: \$3,098,617

Employee: \$1,228,905



## BENEFITS:

### Normal Retirement Formula:

3.5% of compensation for first 20 years of service,

plus 2% for each of the next 5 years of service

Maximum: 80% of compensation

2% of compensation for less than 20 years of service

### Normal Retirement Benefits:

Age 65 or 20 years of service

Social Security Coverage: No

COLA: Annual Amount Minimum: 2%

### ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 4%

Deferred Retirement Option Plan

# COLUMBIA POLICE RETIREMENT PLAN

## MEMBERSHIP:

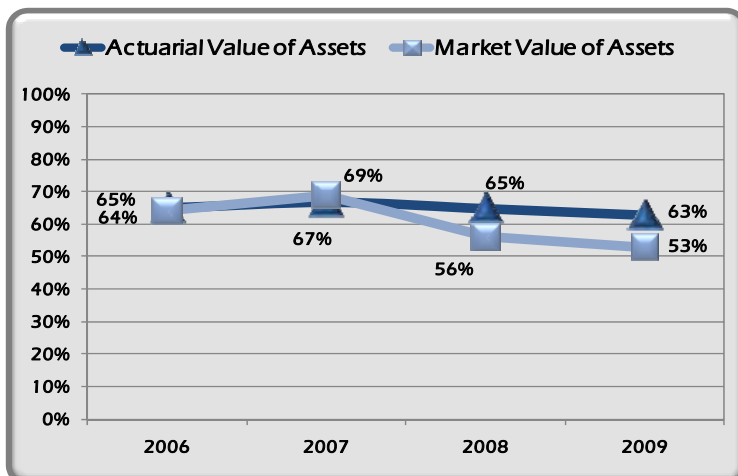
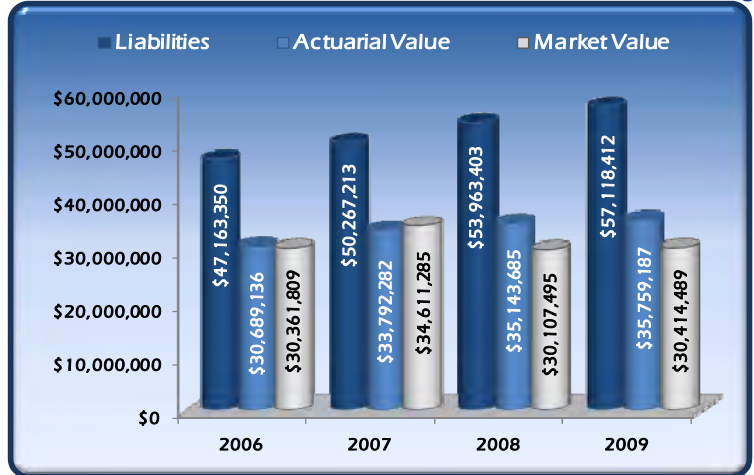
Active: 151

Inactive: 125

## CONTRIBUTIONS:

Employer: \$2,549,967

Employee: \$305,658



## BENEFITS:

### Normal Retirement Formula:

3% of compensation for first 20 years of service,

plus 2% for each of the next 5 years of service

Maximum: 70% of compensation

### Normal Retirement Benefits:

20 years of service, or age 65

Social Security Coverage: Yes

COLA: Annual Amount Minimum: .6%

### ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 4%

Deferred Retirement Option Plan



# COMMUNITY FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

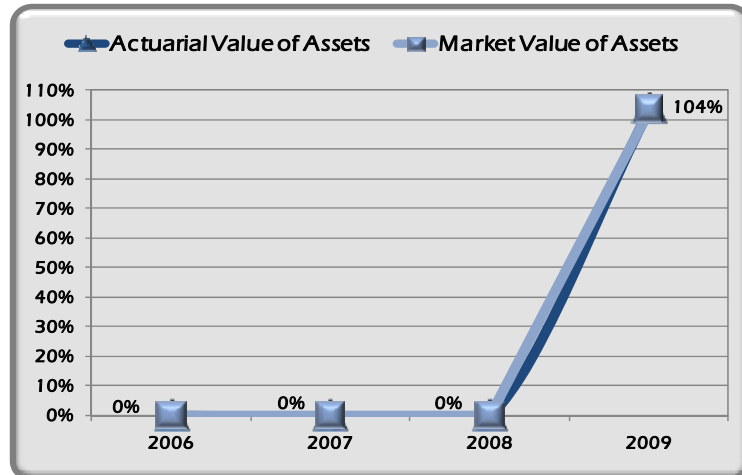
Active: 58

Inactive: 0

## CONTRIBUTIONS:

Employer: \$1,225,702

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

50% of compensation or the actuarial equivalent of participants prior Defined Contribution balance

### Normal Retirement Benefits:

Age 62 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

Salary: 4%

# COUNTY EMPLOYEES RETIREMENT FUND

## MEMBERSHIP:

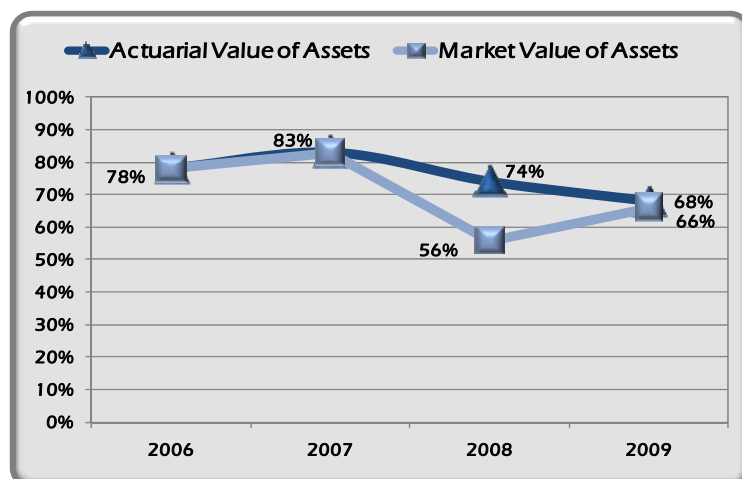
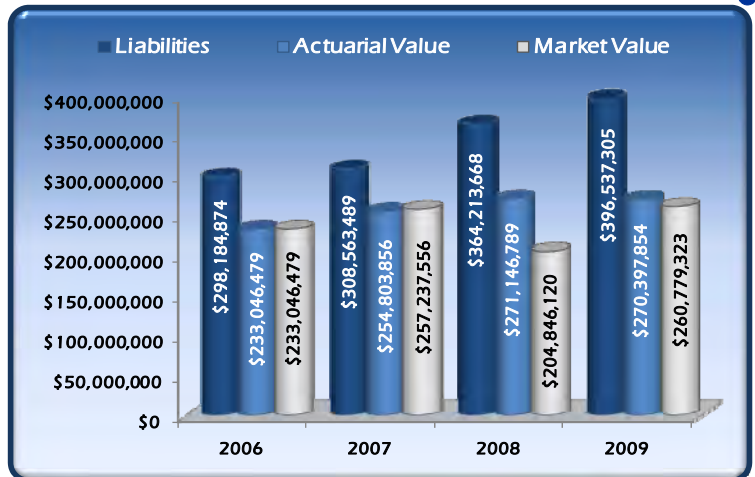
Active: 11,248

Inactive: 4,458

## CONTRIBUTIONS:

Employer: \$20,224,734

Employee: \$9,119,090



## BENEFITS:

### Normal Retirement Formula:

\$29 times years of service  
Greater of Flat Dollar formula, TRR formula-Social Security offset, or Prior Plan formula.

### Normal Retirement Benefits:

Age 62 with 8 years of service

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 1%

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 3%

### Defined Contribution Plan

See corresponding information in defined contribution section

# CREVE COEUR EMPLOYEES RETIREMENT PLAN

## MEMBERSHIP:

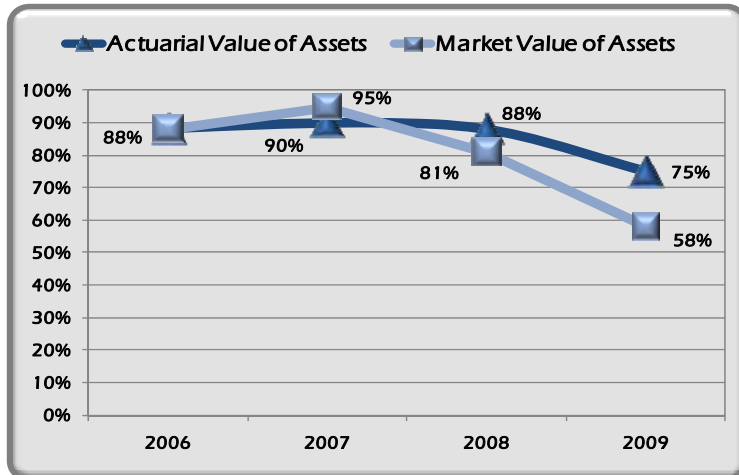
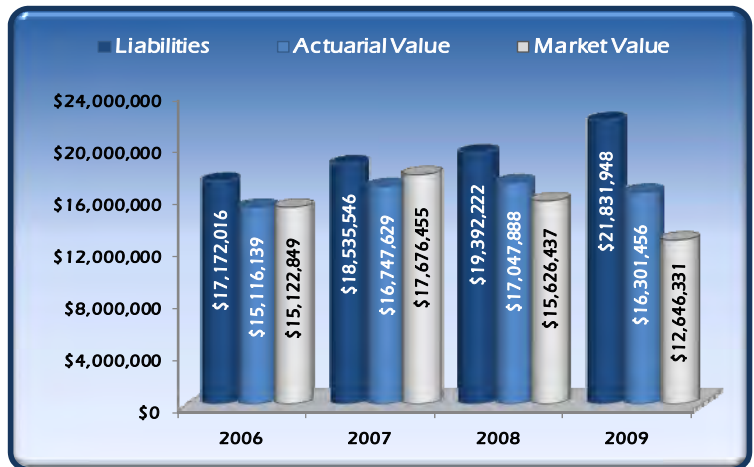
Active: 80

Inactive: 79

## CONTRIBUTIONS:

Employer: \$757,900

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service; or  
1.7% of compensation times years of service, plus  
3% employer contribution to DC Plan  
Maximum: 30 years of service

### Normal Retirement Benefits:

Age 65 with 8 years of service, or Rule of 85  
Uniformed: Age 55

Social Security Coverage: Yes

COLA: Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 5%

Deferred Retirement Option Plan

### Defined Contribution Plan

See corresponding information in defined contribution section

# CREVE COEUR FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

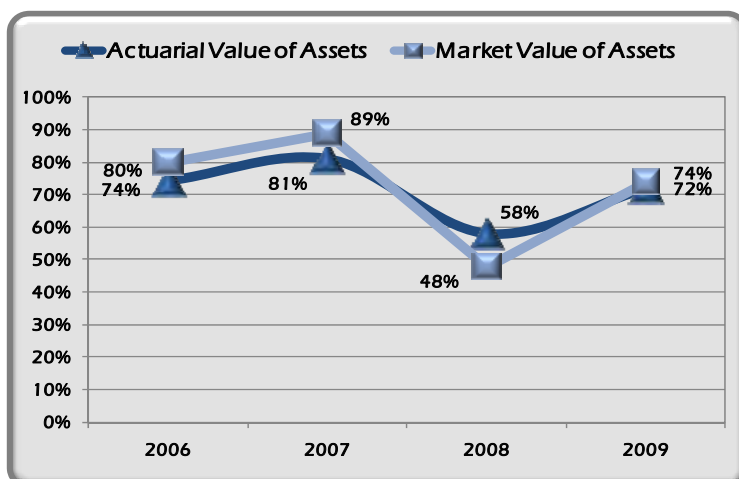
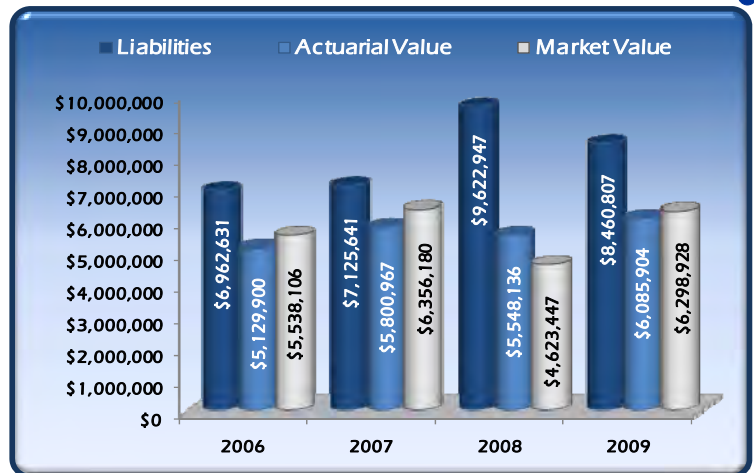
Active: 59

Inactive: 24

## CONTRIBUTIONS:

Employer: \$775,649

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

70% of compensation offset by 66.66% of primary Social  
Security Benefits at age 62, and defined contribution  
account

### Normal Retirement Benefits:

Age 55 or 25 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4.25%

### Defined Contribution Plan

See corresponding information in defined contribution section

# EUREKA FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

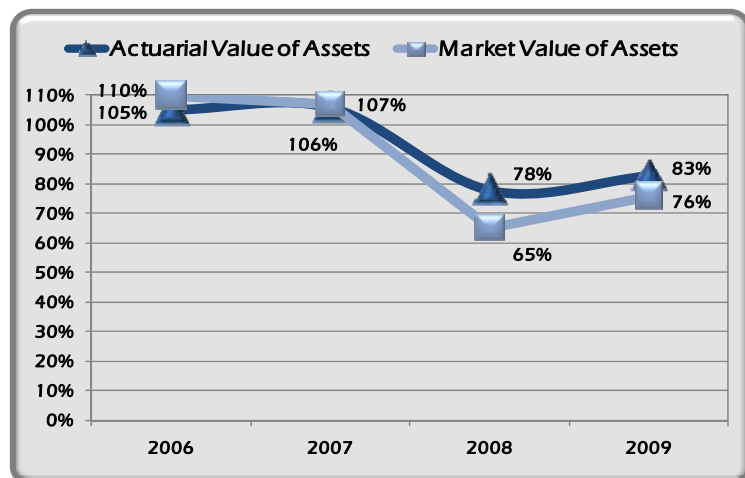
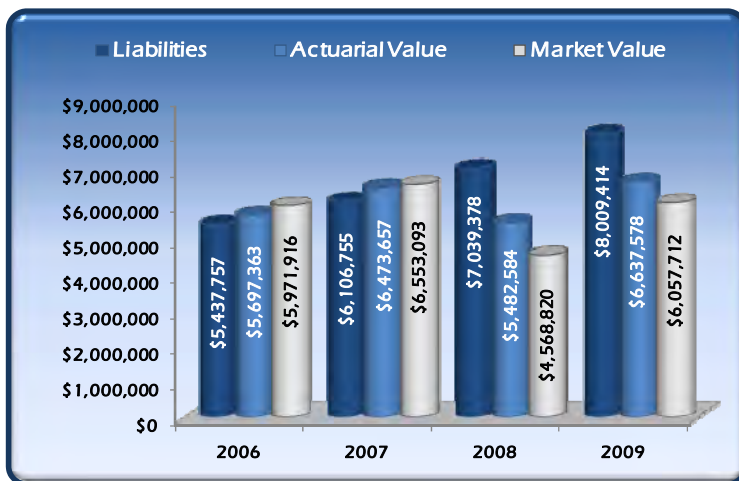
Active: 37

Inactive: 16

## CONTRIBUTIONS:

Employer: \$311,795

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation times years of service

Maximum: 30 years of service

Supplemental Benefit of \$400 monthly to Medicare eligibility then reduced to \$200 monthly.

### Normal Retirement Benefits:

Age 55 with 5 years of service, or 30 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 3%

# FENTON FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

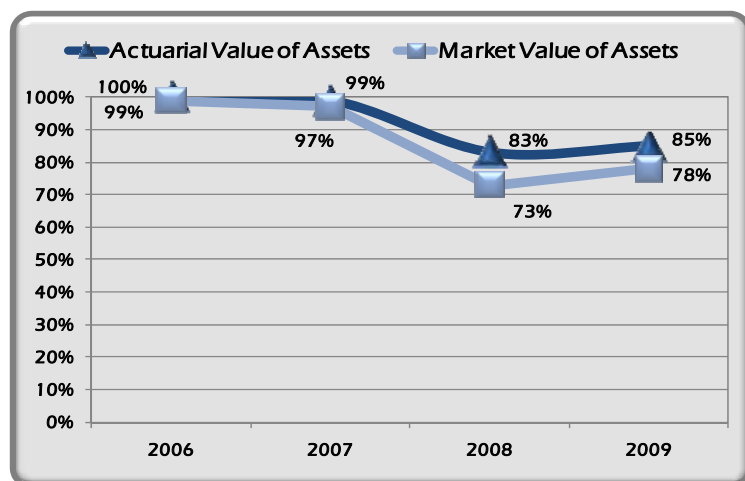
Active: 59

Inactive: 19

## CONTRIBUTIONS:

Employer: \$1,077,315

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation times years of service

Maximum: 30 years of service

Supplemental Benefit Age 55 to 65: 3% of compensation and \$13 times years of service (for service prior to 3/1/06 only)

### Normal Retirement Benefits:

Age 55 with 15 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 3%



# FERGUSON PENSION PLAN

## MEMBERSHIP:

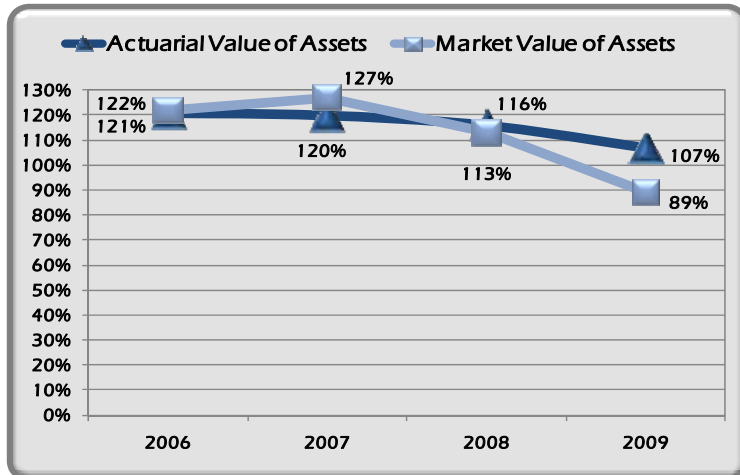
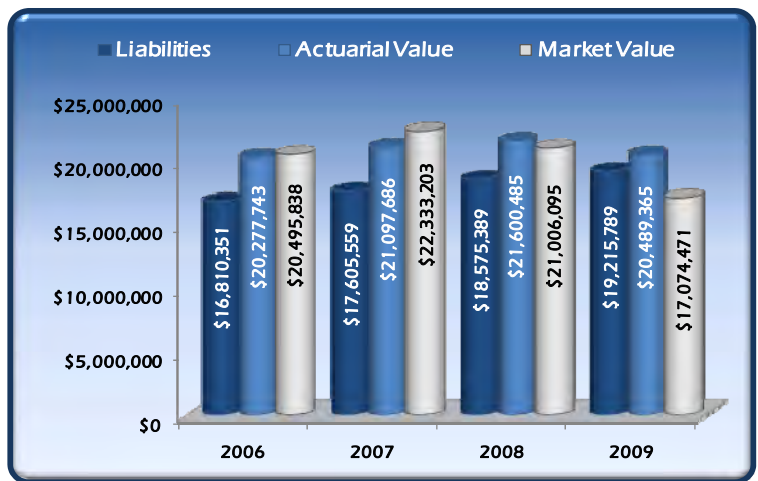
Active: 131

Inactive: 91

## CONTRIBUTIONS:

Employer: \$35,496

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

1.75% of compensation times years of service  
 Supplemental Benefit: \$5 times years of service to Medicare eligibility  
 Maximum: \$150 monthly

### Normal Retirement Benefits:

Age 60 with 8 years of service, or Rule of 82.5 (Age 55)

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# FLORISSANT EMPLOYEES PENSION PLAN

## MEMBERSHIP:

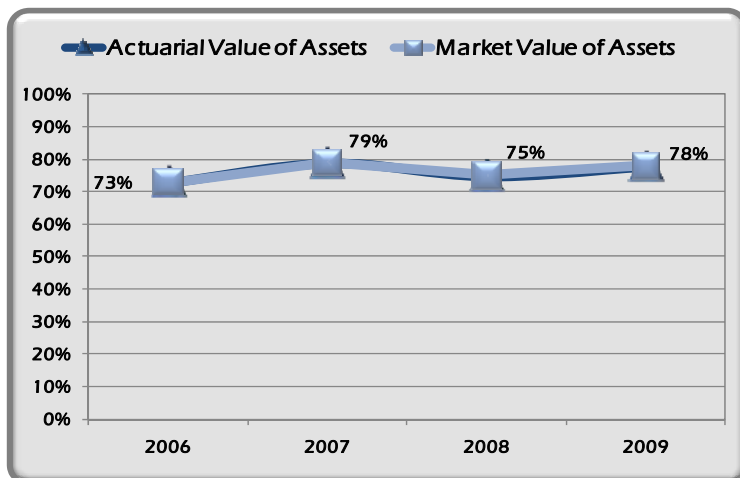
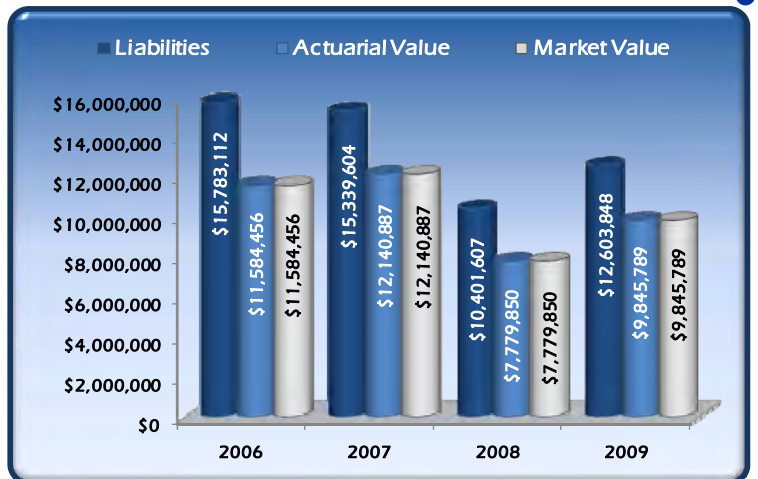
Active: 40

Inactive: 47

## CONTRIBUTIONS:

Employer: \$1,283,642

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service

### Normal Retirement Benefits:

Age 60 with 10 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 5%

### Defined Contribution Plan

See corresponding information in defined contribution section

Defined Benefit Plan closed effective December, 2001

# FLORISSANT VALLEY FIRE PROTECTION DISTRICT RETIREMENT

## MEMBERSHIP:

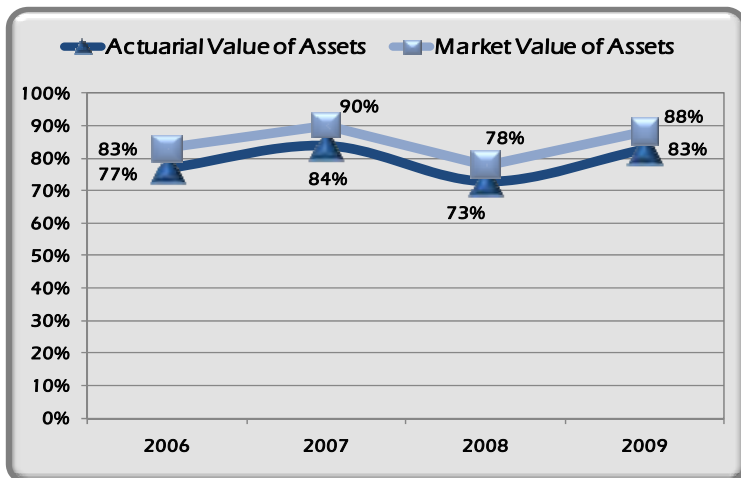
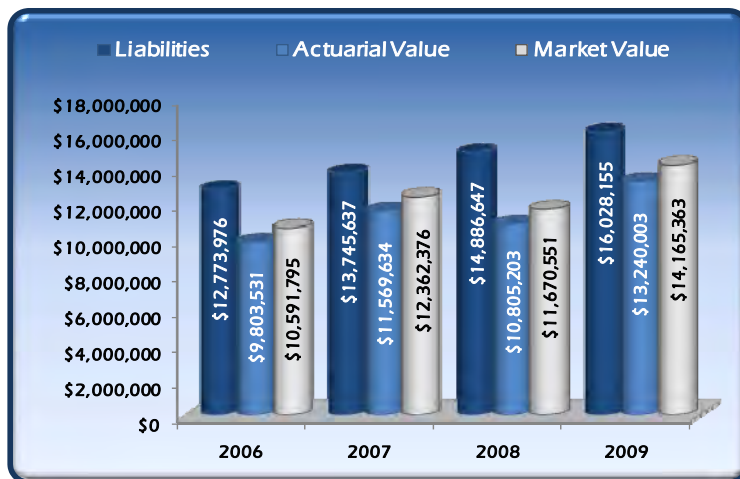
Active: 62

Inactive: 8

## CONTRIBUTIONS:

Employer: \$1,126,323

Employee: \$47,842



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation times years of service  
Maximum: 30 years

### Normal Retirement Benefits:

Age 60 or 30 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 6.75%

Salary: 2%

# GLENDALE PENSION PLAN

## MEMBERSHIP:

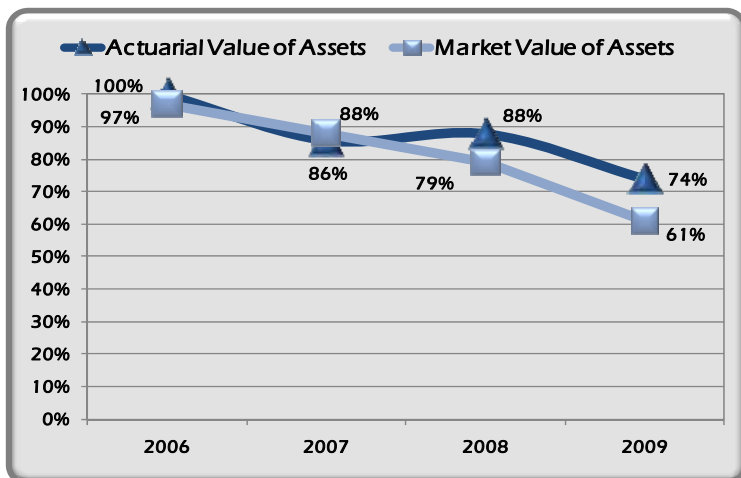
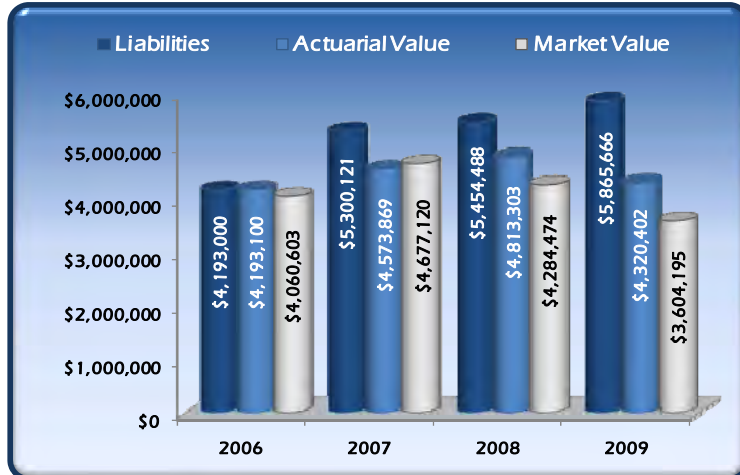
Active: 27

Inactive: 16

## CONTRIBUTIONS:

Employer: \$123,651

Employee: \$50,698



## BENEFITS:

### Normal Retirement Formula:

50% of compensation for first 20 years of service, plus  
1% of compensation for each year over 20 years

### Normal Retirement Benefits:

Age 55 with 15 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# HANNIBAL POLICE & FIRE RETIREMENT PLAN

## MEMBERSHIP:

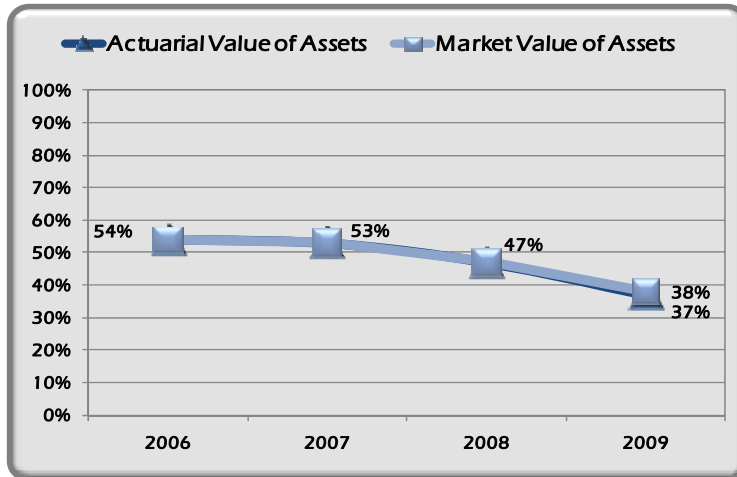
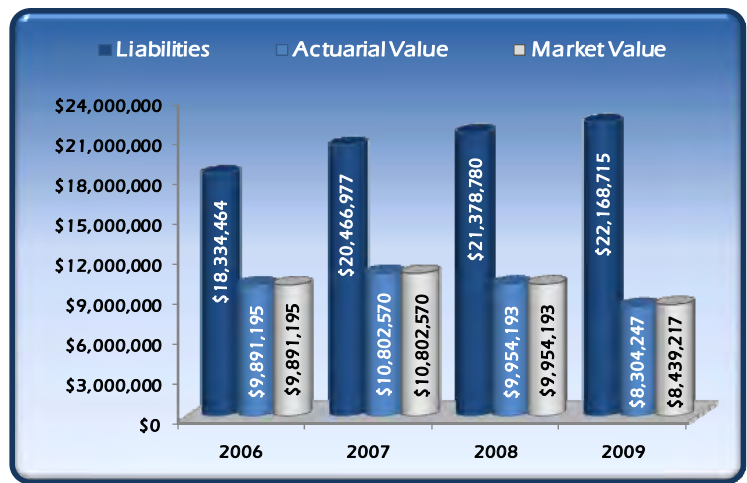
Active: 79

Inactive: 61

## CONTRIBUTIONS:

Employer: \$803,329

Employee: \$318,720



## BENEFITS:

### Normal Retirement Formula:

65% of compensation for first 25 years of service, plus 1% for each of the next 5 years of service in excess of 25  
Maximum: 70% of compensation

### Normal Retirement Benefits:

Age 55, or 25 years of service

### Social Security Coverage: No

### COLA: Ad hoc

Annual Amount Maximum: 3%

Percent of CPI: 100%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# HAZELWOOD RETIREMENT PLAN

## MEMBERSHIP:

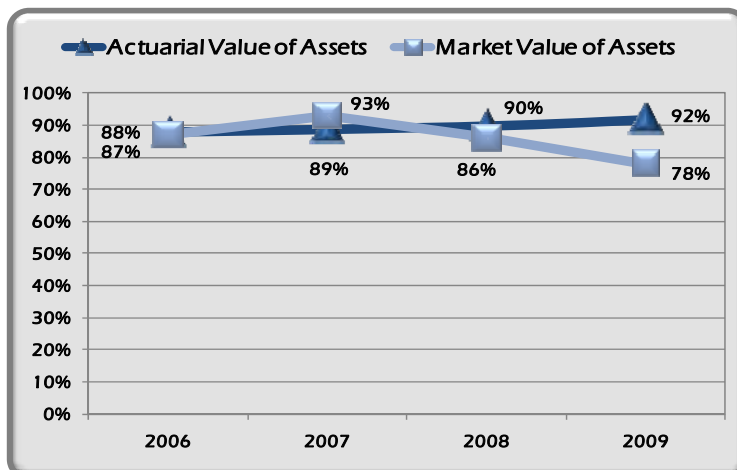
Active: 188

Inactive: 74

## CONTRIBUTIONS:

Employer: \$1,096,274

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service  
Maximum: 30 years of service

### Normal Retirement Benefits:

Age 60, or 25 years of service

### Social Security Coverage: Yes

### COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 5%



# HIGH RIDGE FIRE PROTECTION DISTRICT PENSION PLAN

## MEMBERSHIP:

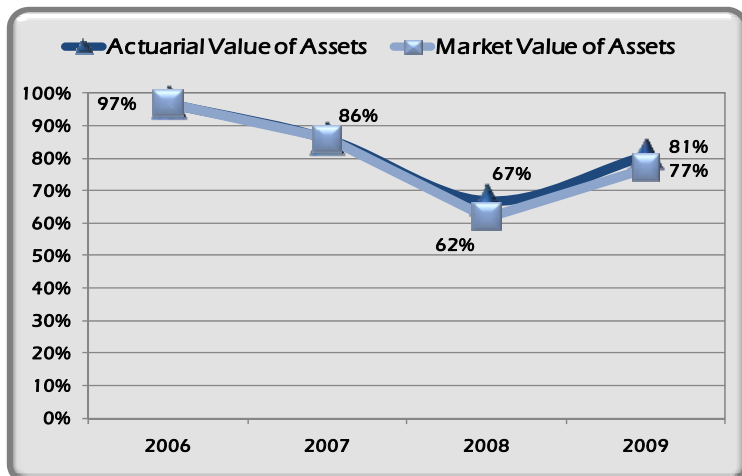
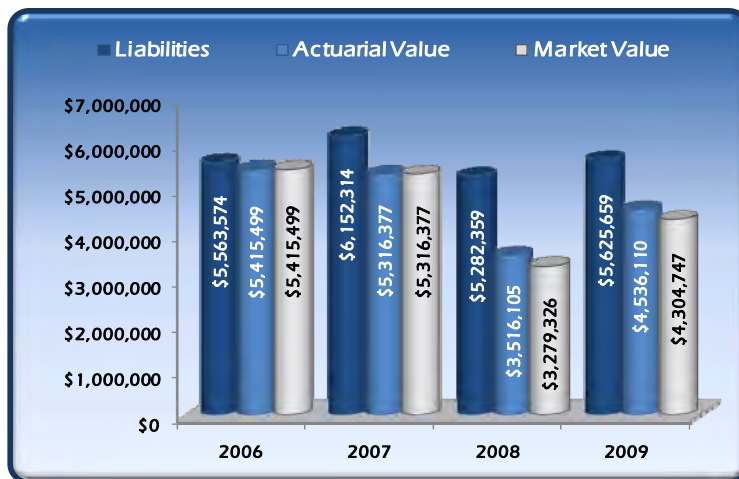
Active: 39

Inactive: 3

## CONTRIBUTIONS:

Employer: \$297,677

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

\$100 per month times years of service payable at age 55  
Maximum: 50 years of service

### Normal Retirement Benefits:

Age 55

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

### Defined Contribution Plan

See corresponding information in defined contribution section

# JACKSON COUNTY EMPLOYEES PENSION PLAN

## MEMBERSHIP:

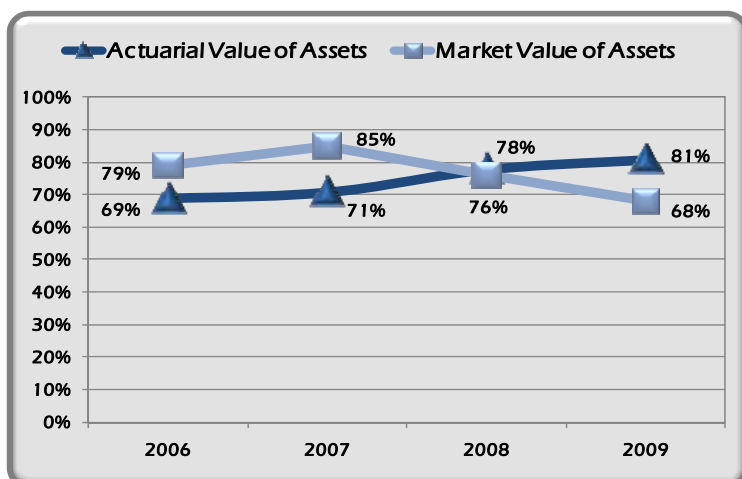
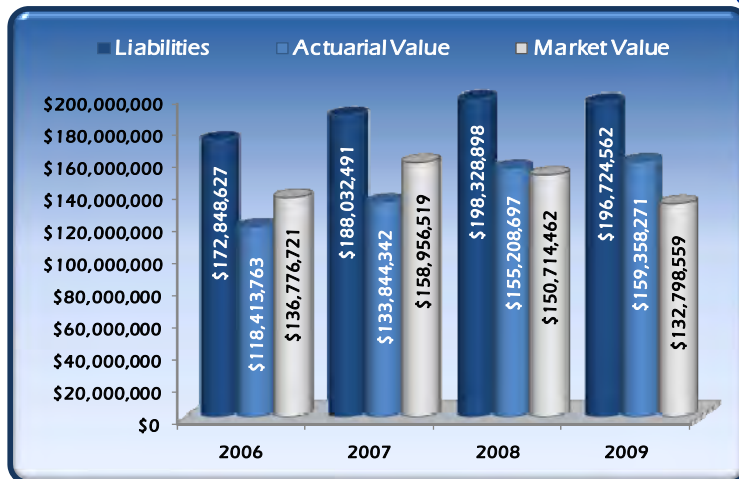
Active: 1,554

Inactive: 1,831

## CONTRIBUTIONS:

Employer: \$8,041,629

Elected Officials: \$31,434



## BENEFITS:

### Normal Retirement Formula:

1.5% of compensation times years of service  
Elected officials: 4.167% times final average salary  
times first 12 years of service, plus 5% for years 12 - 16

### Normal Retirement Benefits:

Age 65 with 5 years of service, Rule of 80 (Age 55)

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 1.5%

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

Salary: 4%

# JEFFERSON CITY FIREMEN'S RETIREMENT SYSTEM

## MEMBERSHIP:

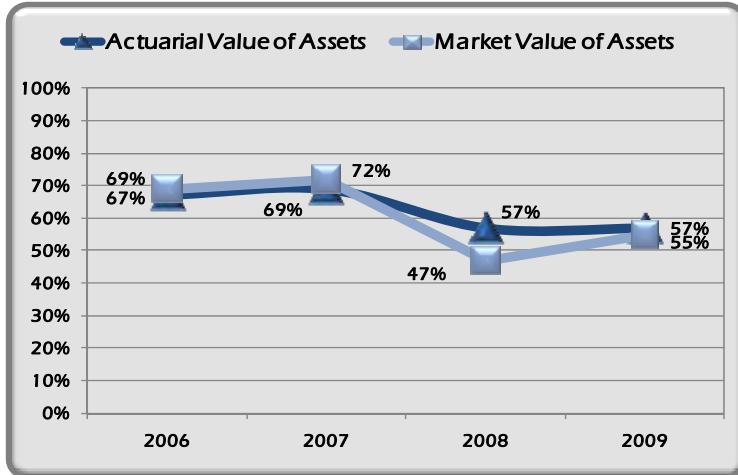
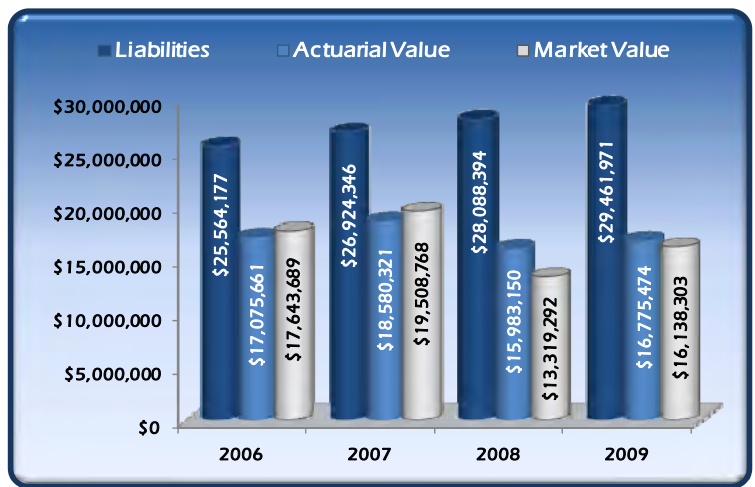
Active: 68

Inactive: 61

## CONTRIBUTIONS:

Employer: \$1,098,182

Employee: \$141,057



## BENEFITS:

### Normal Retirement Formula:

60% of compensation or 2.5% of compensation times years of service for new hires

Maximum: 85% of compensation

### Normal Retirement Benefits:

Age 55 with 24 years of service, or Rule of 80

Social Security Coverage: No

COLA: 2%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

Defined Benefit Plan closed effective December, 2008

# JENNINGS POLICE & FIREMEN'S RETIREMENT FUND

## MEMBERSHIP:

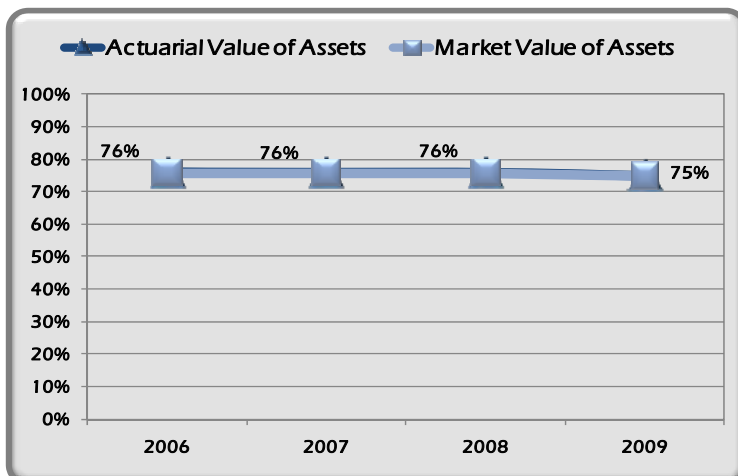
Active: 10

Inactive: 37

## CONTRIBUTIONS:

Employer: \$185,587

Employee: \$18,293



## BENEFITS:

### Normal Retirement Formula:

2.25% of compensation times years of service

Maximum: 50% of compensation

### Normal Retirement Benefits:

Age 55 with 20 years of service

Age 65 with 15 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 6%

Salary: 4%

Defined Benefit Plan closed effective April, 1987

# JOPLIN POLICE & FIRE PENSION PLAN

## MEMBERSHIP:

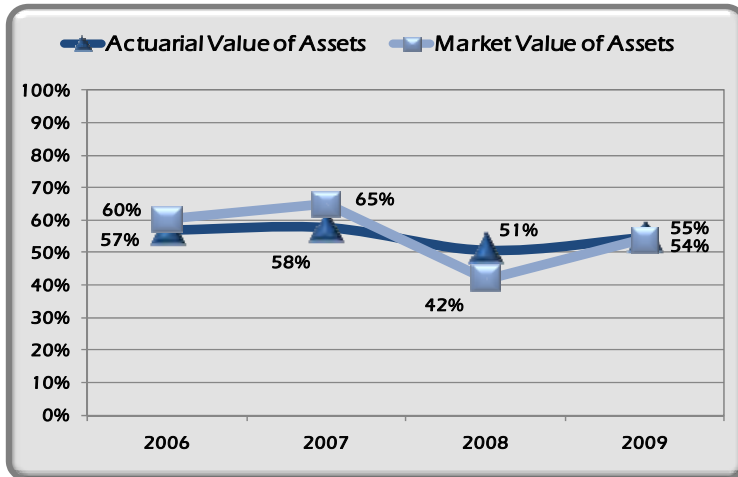
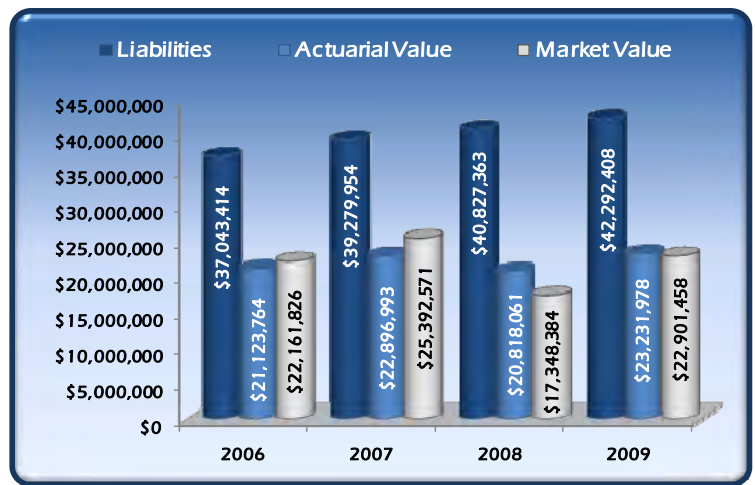
Active: 181

Inactive: 135

## CONTRIBUTIONS:

Employer: \$2,443,752

Employee: \$1,349,919



## BENEFITS:

### Normal Retirement Formula:

Hired on or before 1/31/09: 2.5% of compensation for first 20 years of service, plus 1% for the next 15 years of service

Hired after 1/31/09: 2.2% of compensation for first 25 years of service, plus 1% for next 5 years

### Normal Retirement Benefits:

Hired on or before 1/31/09: Age 60 or 20 years of service

Hired after 1/31/09: Age 60 or 25 years of service

Social Security Coverage: No

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

Salary: 3%

# JUDICIAL RETIREMENT SYSTEM

## MEMBERSHIP:

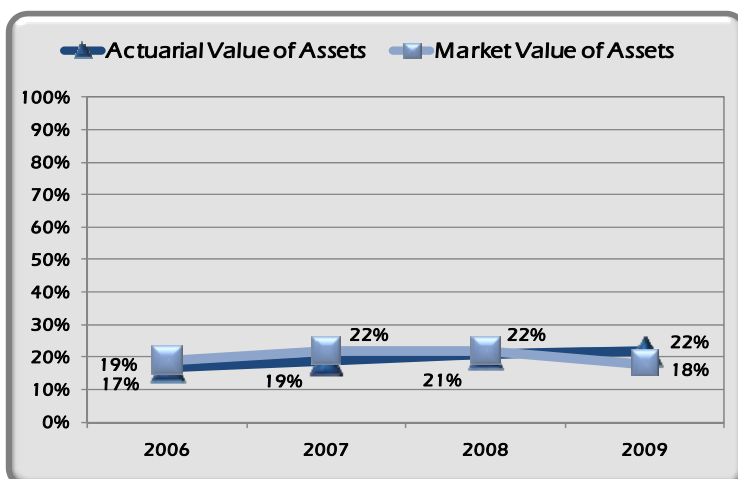
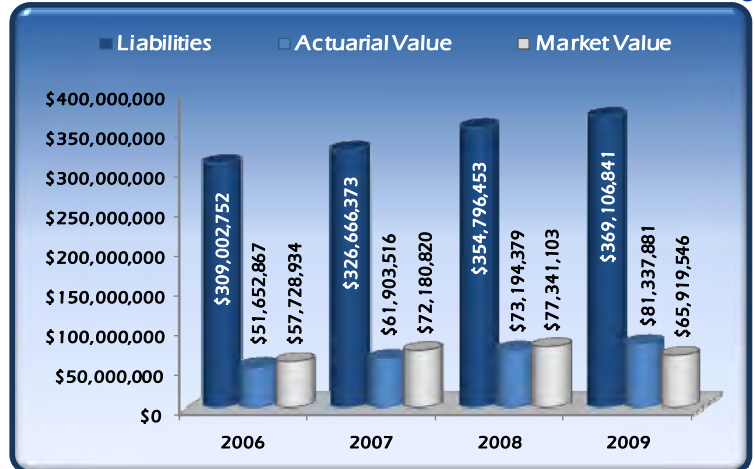
Active: 397

Inactive: 508

## CONTRIBUTIONS:

Employer: \$27,725,882

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

Less than 12 years of service: 4.17% of compensation times years of service;

More than 12 years of service: 50% of compensation

### Normal Retirement Benefits:

Age 62 with 12 years of service; age 60 with 15 years of service; age 55 with 20 years of service

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 5%

Percent of CPI: 80%

## ACTUARIAL ASSUMPTIONS:

Interest: 8.5%

Salary: 4%



# KANSAS CITY CIVILIAN POLICE EMPLOYEES' RETIREMENT SYSTEM

## MEMBERSHIP:

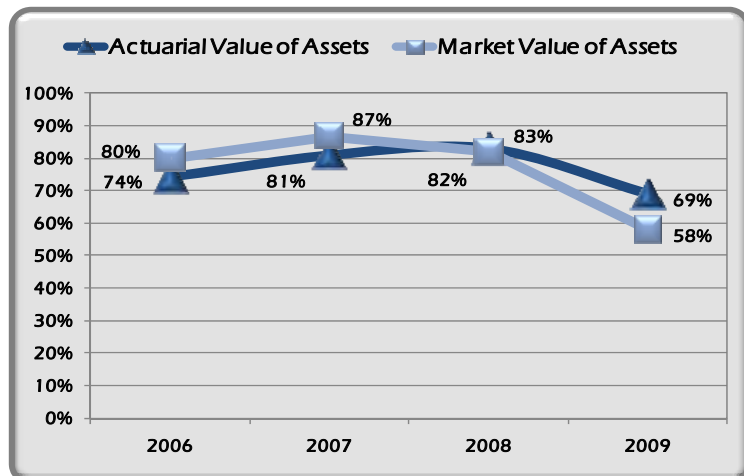
Active: 619

Inactive: 176

## CONTRIBUTIONS:

Employer: \$3,470,700

Employee: \$1,338,200



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service

Supplemental Benefit: \$160 per month

### Normal Retirement Benefits:

Age 65 with 10 years of service, or Rule of 80

Social Security Coverage: Yes

COLA: Ad Hoc Cola

Annual Amount Maximum: 3%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.75%

Salary: 4.0%

Partial Lump Sum Option

# KANSAS CITY EMPLOYEES' RETIREMENT SYSTEM

## MEMBERSHIP:

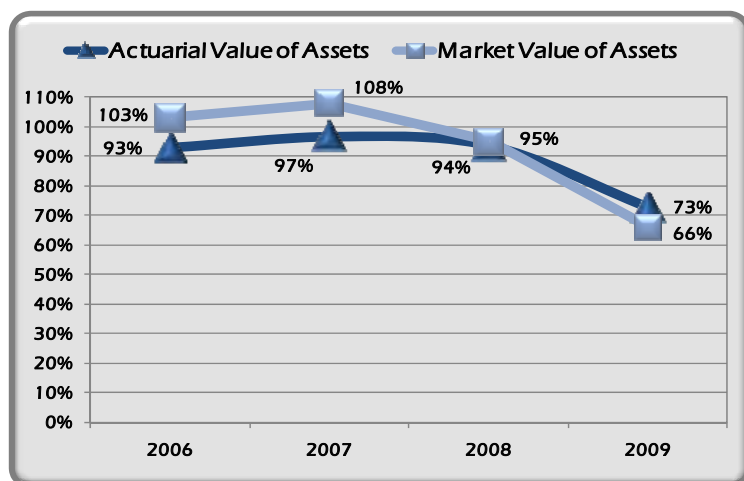
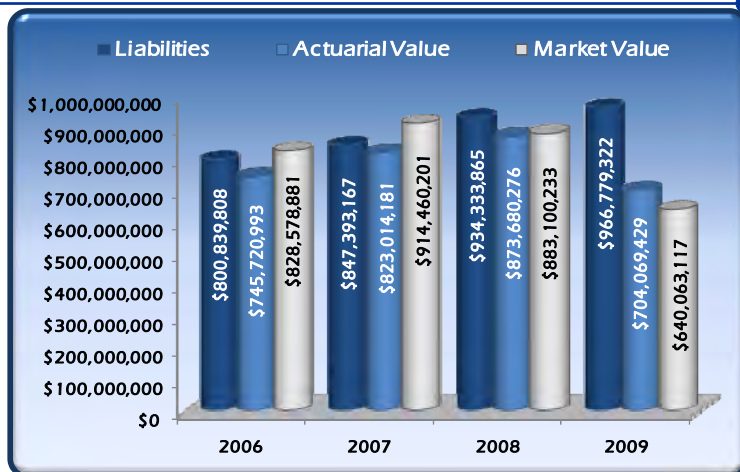
Active: 3,400

Inactive: 2,080

## CONTRIBUTIONS:

Employer: \$20,330,486

Employee: \$6,994,133



## BENEFITS:

### Normal Retirement Formula:

General Employees: 2% (or 2.22% if single) of compensation times years of service

Judges/Elected Officials: 2.22% of compensation received by then serving judges/officials in same office 24 months preceding annuity beginning times years of service  
Maximum: 70% of compensation

### Normal Retirement Benefits:

General Employees: Age 65 with 5 years of service, Age 60 with 10 years of service, Age 55 with 25 years of service, or Rule of 80  
Judges/Elected Officials: Later of age 60 or expiration of term with 1 elective term

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 3%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# KANSAS CITY FIREFIGHTER'S PENSION SYSTEM

## MEMBERSHIP:

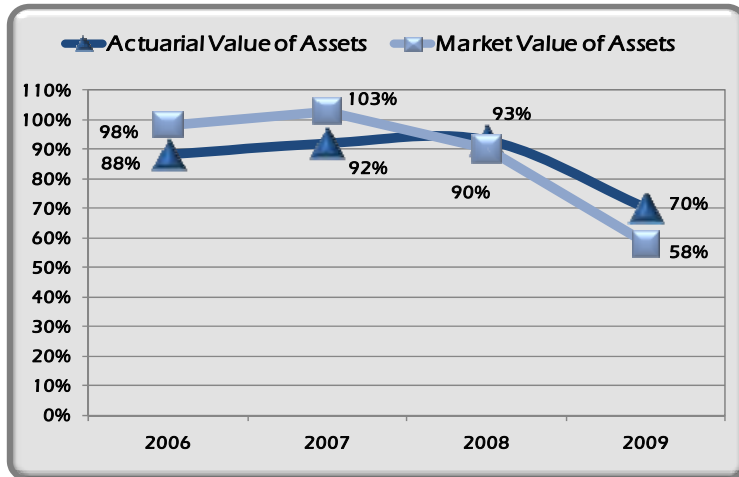
Active: 931

Inactive: 856

## CONTRIBUTIONS:

Employer: \$11,366,582

Employee: \$5,801,697



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation times years of service

Maximum: 80% of compensation

### Normal Retirement Benefits:

25 years of service

Social Security Coverage: No

**COLA:** Annual Amount Maximum: 3%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.75%

Salary: 3%

Partial Lump Sum Option (PLSO)

# KANSAS CITY POLICE RETIREMENT SYSTEM

## MEMBERSHIP:

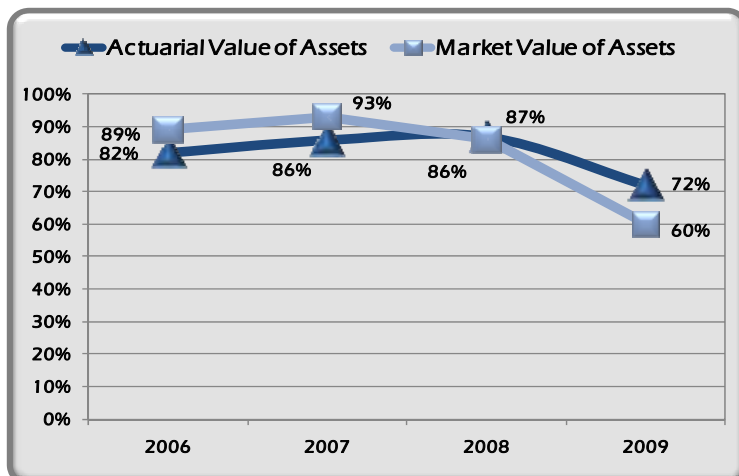
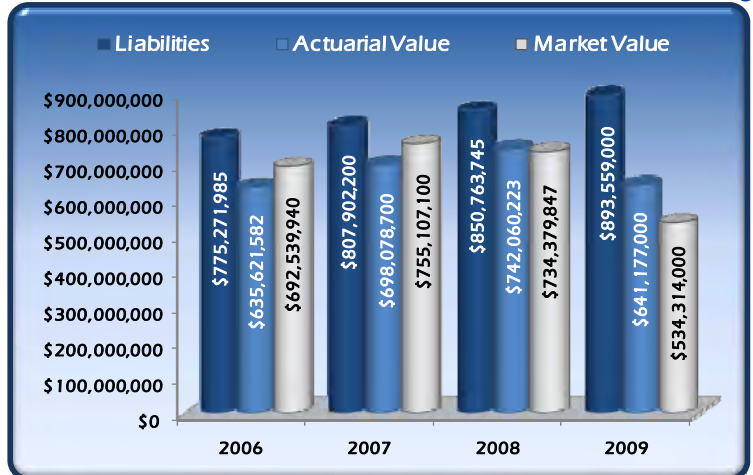
Active: 1,410

Inactive: 1,197

## CONTRIBUTIONS:

Employer: \$16,701,000

Employee: \$8,982,000



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation times years of service

Maximum: 75% of compensation

Supplemental Benefit of \$420 per month

### Normal Retirement Benefits:

Age 60 with 10 years of service, or 25 years of service

Social Security Coverage: No

**COLA:** Ad Hoc COLA

Annual Amount Maximum: 3%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.75%

Salary: 4.0%

# KANSAS CITY PUBLIC SCHOOL RETIREMENT SYSTEM

## MEMBERSHIP:

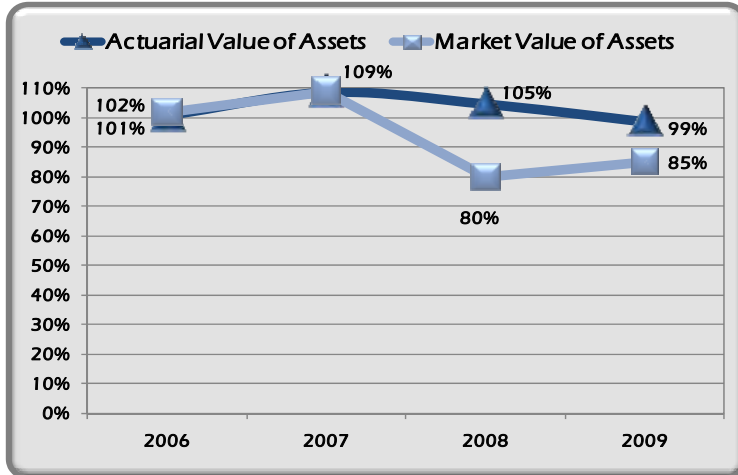
Active: 4,336

Inactive: 5,692

## CONTRIBUTIONS:

Employer: \$14,769,023

Employee: \$14,995,429



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service

### Normal Retirement Benefits:

Age 60 with 5 years of service or Rule of 75

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 3%

Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 5%

# KANSAS CITY AREA TRANS- PORTATION AUTHORITY SALARIED EMPLOYEES PENSION

## MEMBERSHIP:

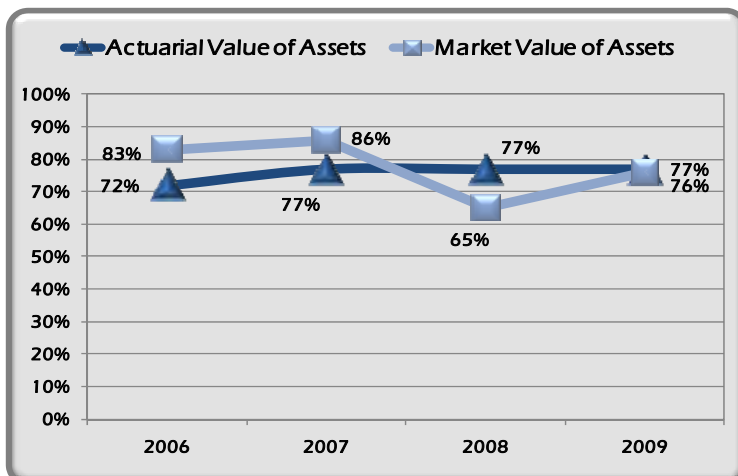
Active: 104

Inactive: 47

## CONTRIBUTIONS:

Employer: \$860,000

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

1.45% of compensation times years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

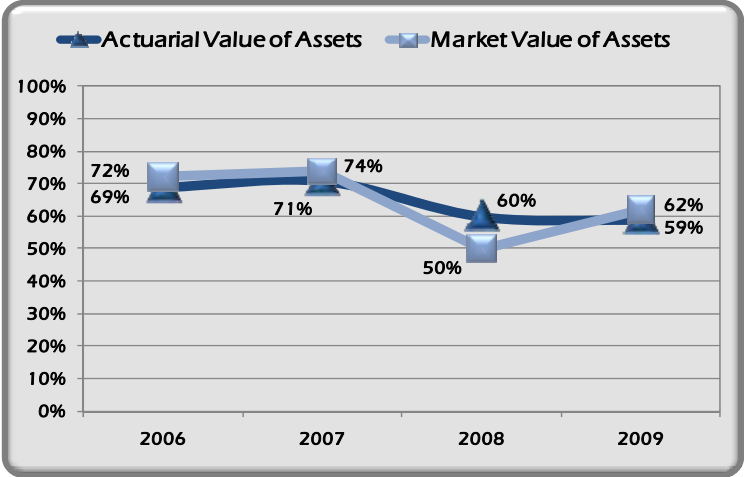
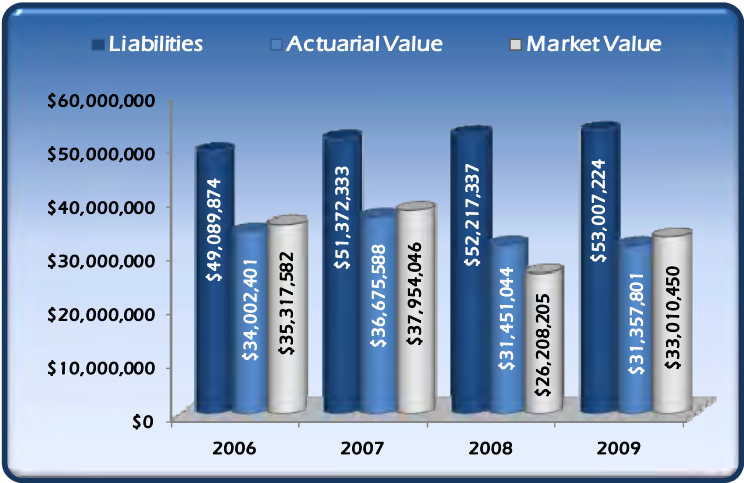
Salary: 4%



# KANSAS CITY AREA TRANSPORTATION AUTHORITY UNION EMPLOYEES PENSION

**MEMBERSHIP:**  
Active: 559  
Inactive: 243

**CONTRIBUTIONS:**  
Employer: \$2,115,271  
Employee: \$1,025,266



**BENEFITS:**  
**Normal Retirement Formula:**  
1.28% of compensation times years of service

**Normal Retirement Benefits:**  
Age 62 with 10 years of service  
Age 60 with 30 years of service

**Social Security Coverage:** Yes

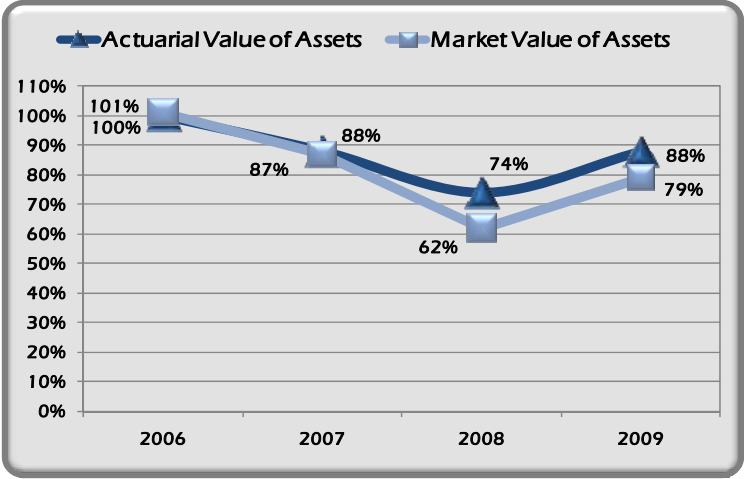
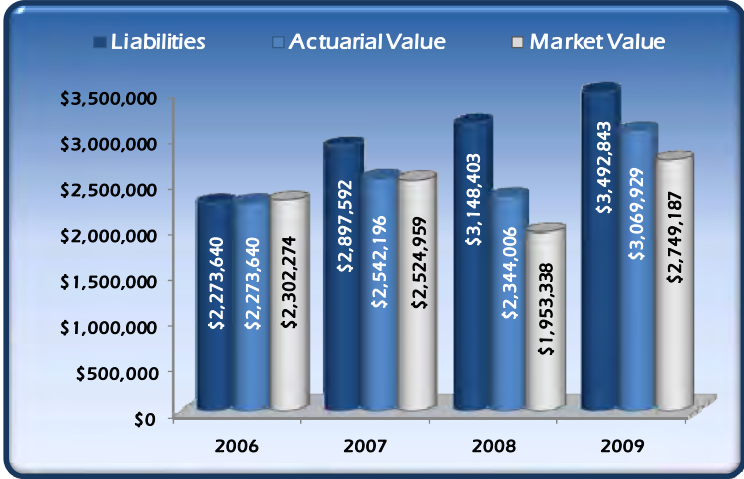
**COLA:** No COLA

**ACTUARIAL ASSUMPTIONS:**  
Interest: 7.5%      Salary: 4.25%

# LADUE NON-UNIFORMED EMPLOYEES RETIREMENT PLAN

**MEMBERSHIP:**  
Active: 29  
Inactive: 13

**CONTRIBUTIONS:**  
Employer: \$403,663  
Employee: Non-Contributory



**BENEFITS:**  
**Normal Retirement Formula:**  
1.25% of compensation times years of service  
Maximum: 35 years of service

**Normal Retirement Benefits:**  
Age 62 with 10 years of service

**Social Security Coverage:** Yes

**COLA:** No COLA

**ACTUARIAL ASSUMPTIONS:**  
Interest: 7.75%      Salary: 5%

# LADUE POLICE & FIRE PENSION PLAN

## MEMBERSHIP:

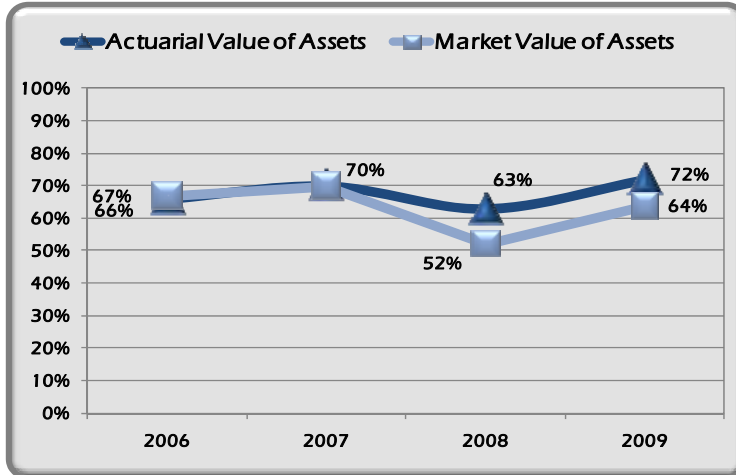
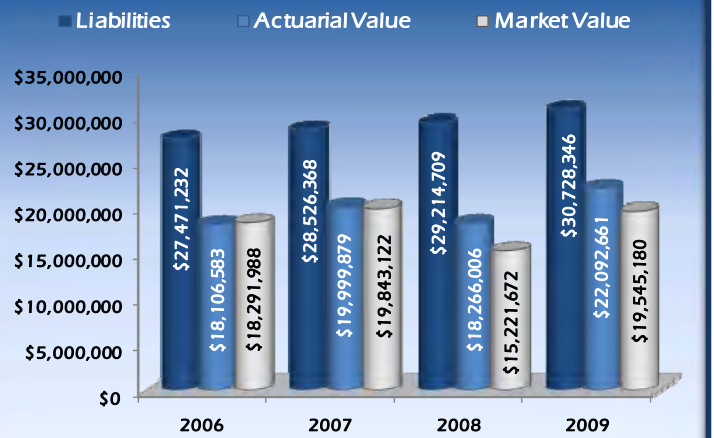
Active: 55

Inactive: 51

## CONTRIBUTIONS:

Employer: \$2,255,382

Employee: \$136,030



## BENEFITS:

### Normal Retirement Formula:

2% of compensation for first 20 years of service, plus 2.5% for next 10 years of service  
Maximum: 65% of compensation

### Normal Retirement Benefits:

Age 55 with 10 years of service

Social Security Coverage: No

**COLA:** Annual Amount Maximum: 2%

'Cap' Total Maximum: 20%

Percent of CPI: 100%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.75%

Salary: 4.75%

# LAGERS STAFF RETIREMENT PLAN

## MEMBERSHIP:

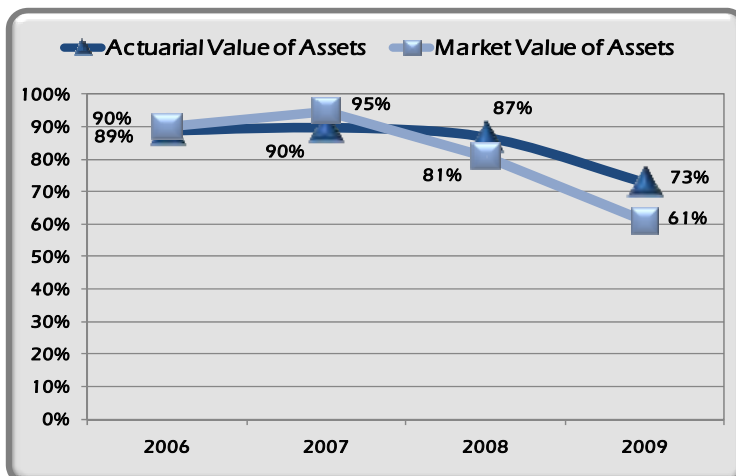
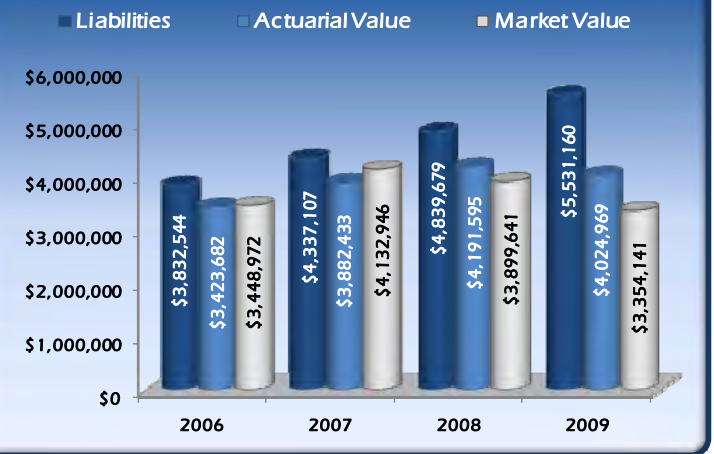
Active: 19

Inactive: 7

## CONTRIBUTIONS:

Employer: \$195,439

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service

### Normal Retirement Benefits:

Age 60 with 5 years of service, or Rule of 80

Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 4%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# LITTLE RIVER DRAINAGE DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

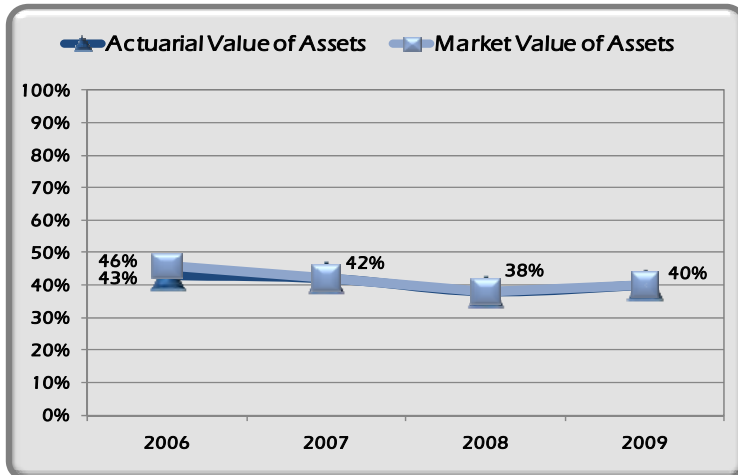
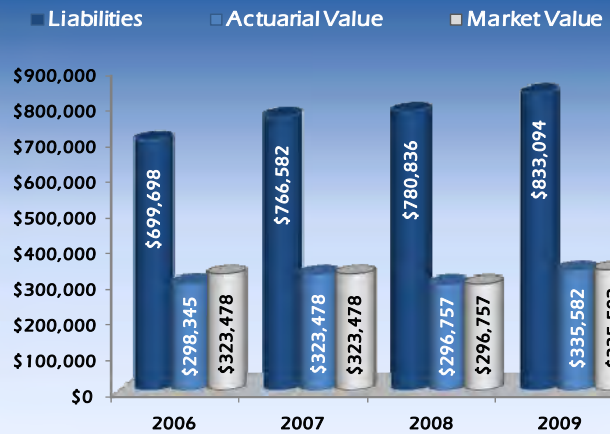
Active: 12

Inactive: 0

## CONTRIBUTIONS:

Employer: \$0

Employee: \$33,234



## BENEFITS:

### Normal Retirement Formula:

1% of compensation times years of service  
Minimum of \$100 per Month

### Normal Retirement Benefits:

Age 65

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 5%

Salary: 3.5%

# LOCAL GOVERNMENT EMPLOYEES RETIREMENT SYSTEM

## MEMBERSHIP:

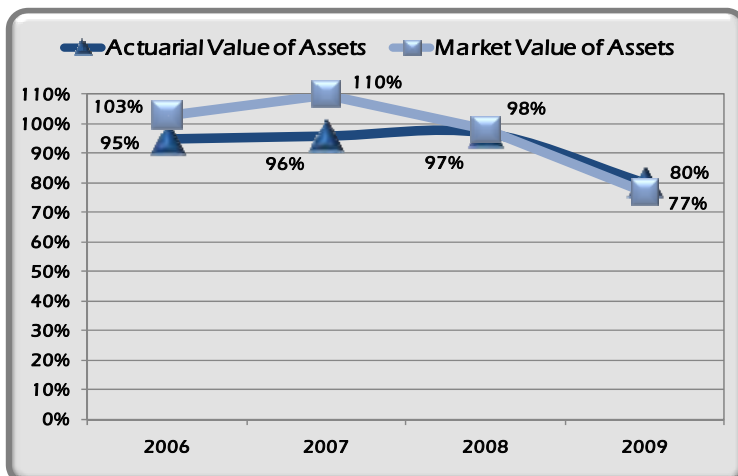
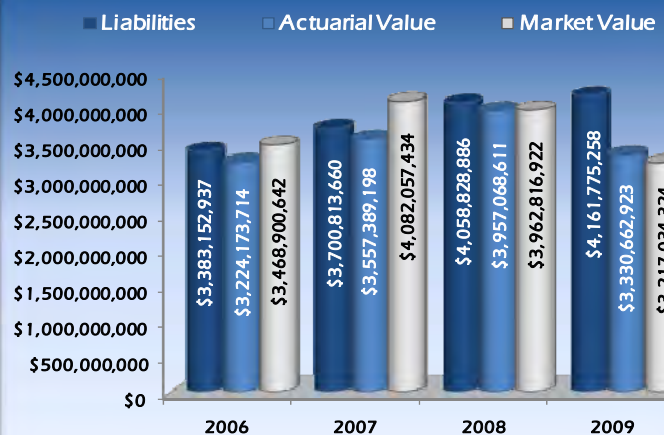
Active: 32,831

Inactive: 15,090

## CONTRIBUTIONS:

Employer: \$132,715,295

Employee: \$8,132,046



## BENEFITS:

### Normal Retirement Formula:

Several Optional Benefit Programs: 1%, 1.25%, 1.5%, 1.75%, 2.0%, Non-social security 2.5%

### Normal Retirement Benefits:

Age 60 with 5 years of service

Uniformed: Age 55 with 5 years of service

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 4%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

Partial Lump Sum Option



# MAPLEWOOD POLICE & FIRE RETIREMENT FUND

## MEMBERSHIP:

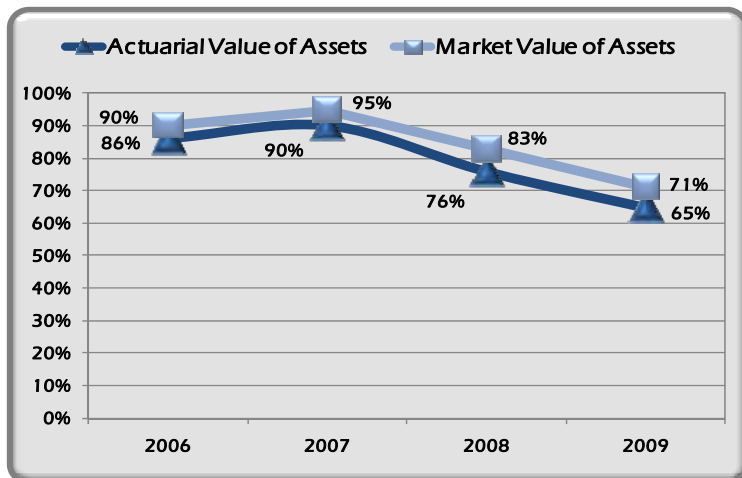
Active: 48

Inactive: 23

## CONTRIBUTIONS:

Employer: \$633,275

Employee: \$207,953



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service

Maximum: 60% of compensation

### Normal Retirement Benefits:

20 years of service, age 55 with 10 to less than 20 years of service

Social Security Coverage: No

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

Salary: 4%

# MEHLVILLE FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

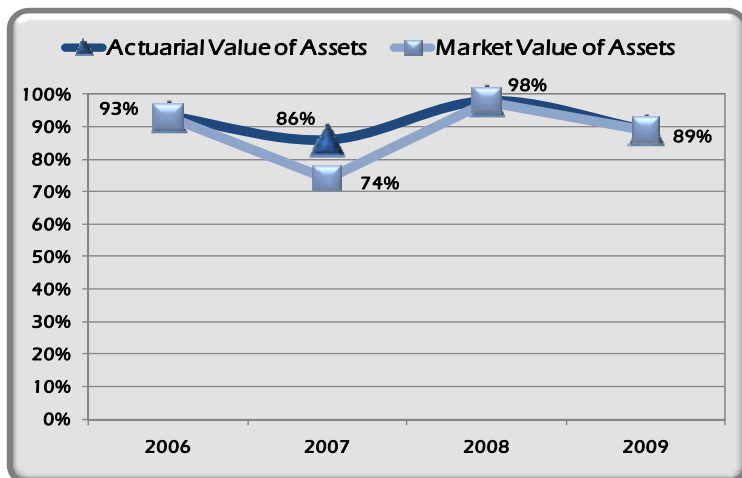
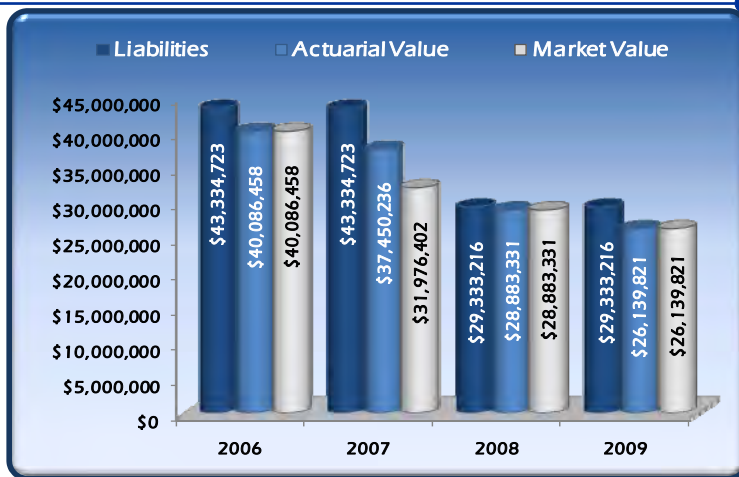
Active: 85

Inactive: 43

## CONTRIBUTIONS:

Employer: \$0

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2.625% of compensation for each of the first 27 years of service, plus 1% for each additional year

Maximum: 75% of compensation

Temporary Supplemental Benefit: \$500 per month from age 58 until Social Security eligibility

### Normal Retirement Benefits:

Age 58 with 5 years of service

Social Security Coverage: Yes

COLA: Annual Amount Minimum: 3%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 0%

### Defined Contribution Plan

See corresponding information in defined contribution section

Defined Benefit Plan closed effective 3/31/06

# METRO ST. LOUIS SEWER DISTRICT EMPLOYEES PENSION PLAN

## MEMBERSHIP:

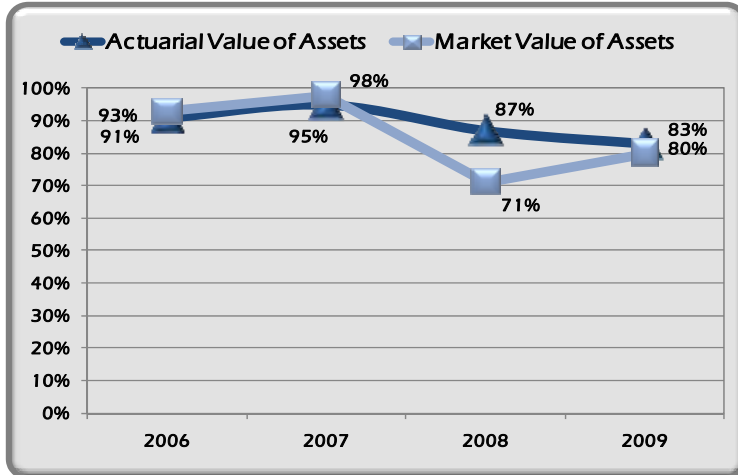
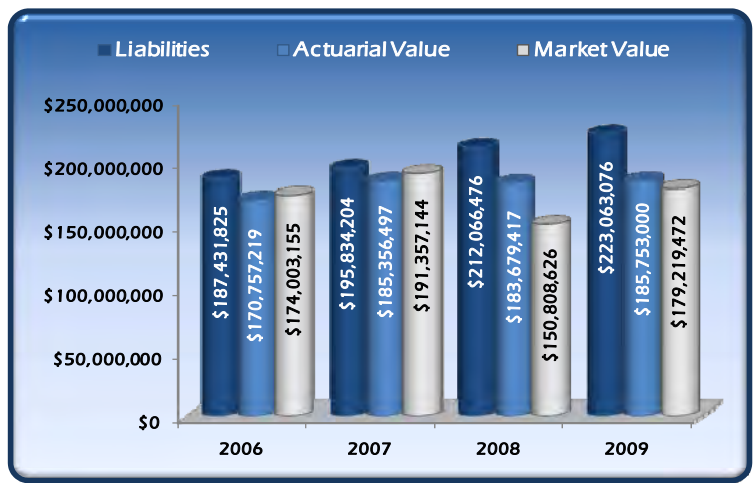
Active: 938

Inactive: 742

## CONTRIBUTIONS:

Employer: \$8,910,664

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

1.7% of compensation times years of service, plus .40% of compensation above covered earnings, times years of service

Maximum: 35 years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: Yes

**COLA:** Annual Amount Minimum: 3%

'Cap' Total Maximum: 45%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# METRO WEST FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

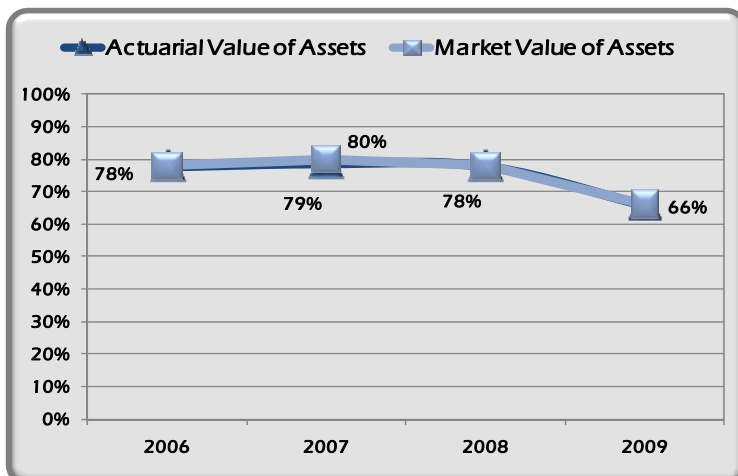
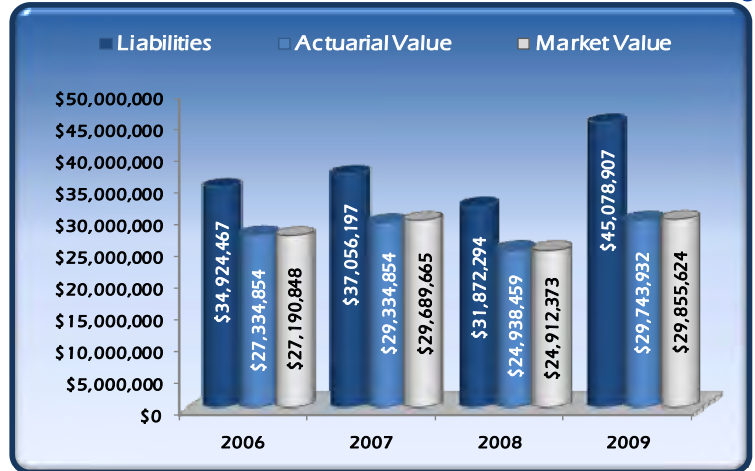
Active: 92

Inactive: 50

## CONTRIBUTIONS:

Employer: \$2,101,956

Employee: \$0



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation times years of service  
Maximum: 33 1/3 years of service

### Normal Retirement Benefits:

Age 55 with 10 years of service

Social Security Coverage: Yes

**COLA:** No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

Salary: 3%

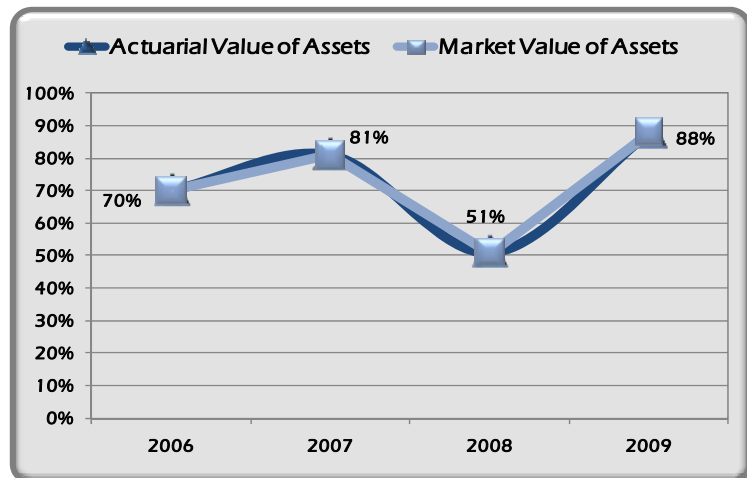
# MID-COUNTY FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 21  
Inactive: 2

## CONTRIBUTIONS:

Employer: \$200,000  
Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

\$55 times years of service  
Maximum: 20 years of service

### Normal Retirement Benefits:

Age 55 with 10 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

### Defined Contribution Plan

See corresponding information in defined contribution section

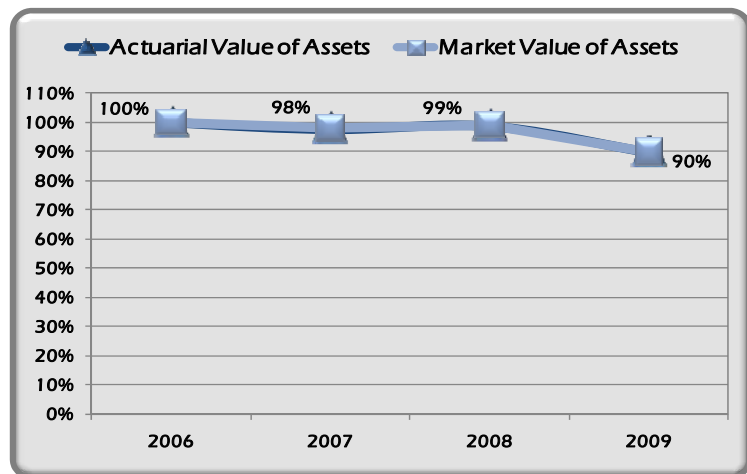
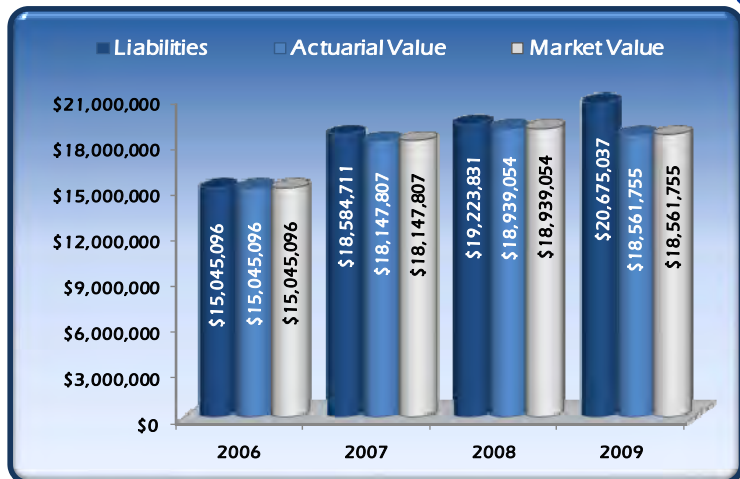
# MISSOURI HIGHER EDUCATION LOAN AUTHORITY PENSION

## MEMBERSHIP:

Active: 221  
Inactive: 21

## CONTRIBUTIONS:

Employer: \$4,035,804  
Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation times years of service  
1.5% times years of service (non-salaried members)

### Normal Retirement Benefits:

Age 60 with 15 years of service, or age 65 with 5 years of service

Social Security Coverage: Yes

COLA: Percent of CPI: 80%

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

Salary: 5%



# MISSOURI STATE EMPLOYEES RETIREMENT SYSTEM

## MEMBERSHIP:

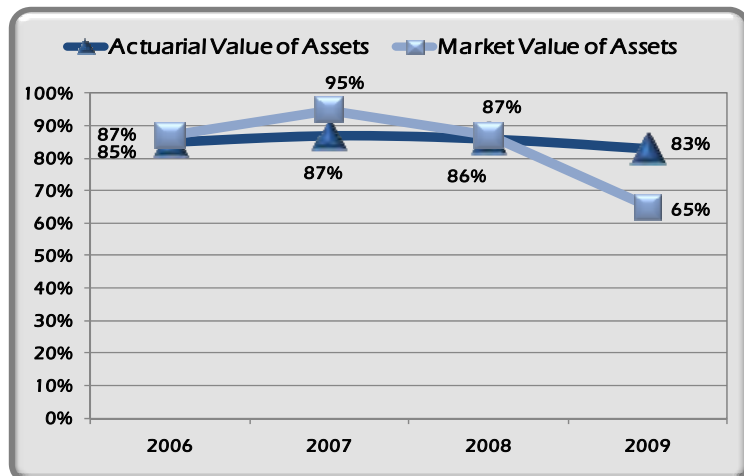
Active: 55,057

Inactive: 48,896

## CONTRIBUTIONS:

Employer: \$252,133,083

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

MSEP 2000: 1.7% of compensation times years of service, plus .8% to age 62 (under Rule of 80)

### Normal Retirement Benefits:

Age 62 with 5 years of service, or Rule of 80 (Age 48)

Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 5%  
Percent of CPI: 80%

## ACTUARIAL ASSUMPTIONS:

Interest: 8.5%

Salary: 4.0%

BackDROP Option

# MODOT & HIGHWAY PATROL EMPLOYEES' RETIREMENT SYSTEM

## MEMBERSHIP:

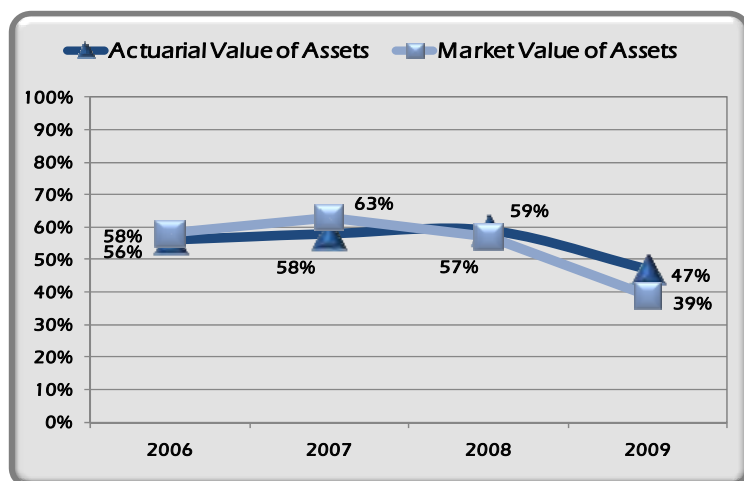
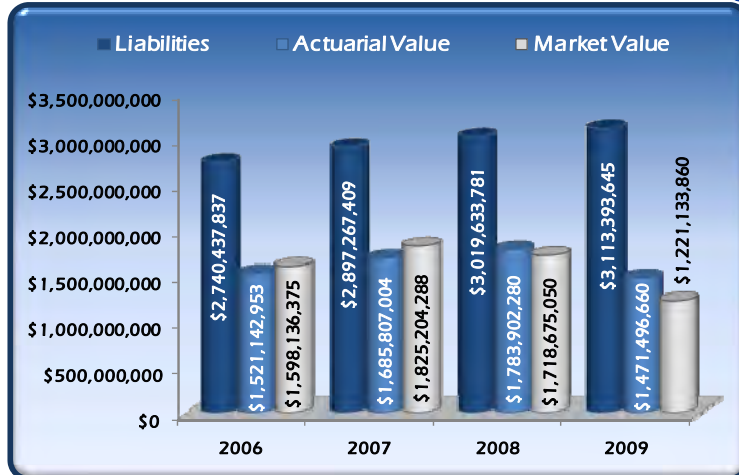
Active: 8,784

Inactive: 10,936

## CONTRIBUTIONS:

Employer: \$122,599,301

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

MSEP 2000: 1.7% of compensation times years of service, plus .8% to Age 62 (under Rule of 80)

### Normal Retirement Benefits:

Age 62 with 5 years of service, or Rule of 80 (Age 48)

Uniformed Patrol: Mandatory retirement at Age 60

Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 5%  
Percent of CPI: 80%

## ACTUARIAL ASSUMPTIONS:

Interest: 8.25%

Salary: 3.75%

BackDROP Option

# MONARCH FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

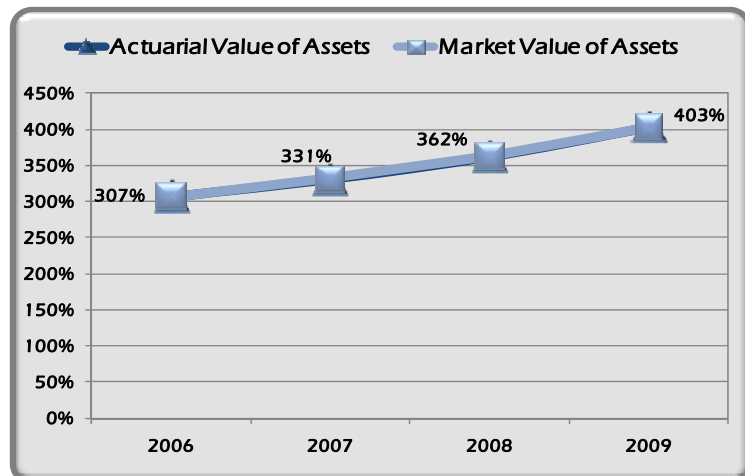
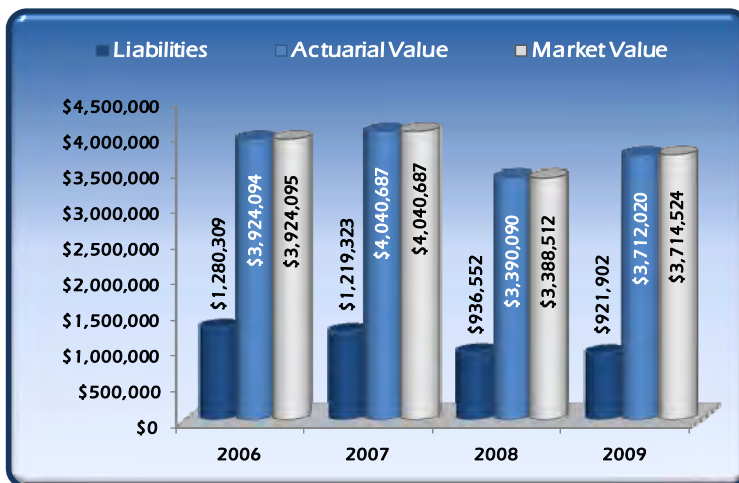
Active: 126

Inactive: 23

## CONTRIBUTIONS:

Employer: \$285,000

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

Voluntary Employee Benefit Association

### Normal Retirement Benefits:

Age 55 with 10 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 5%

Salary: 5%

# NORTH KANSAS CITY HOSPITAL RETIREMENT PLAN

## MEMBERSHIP:

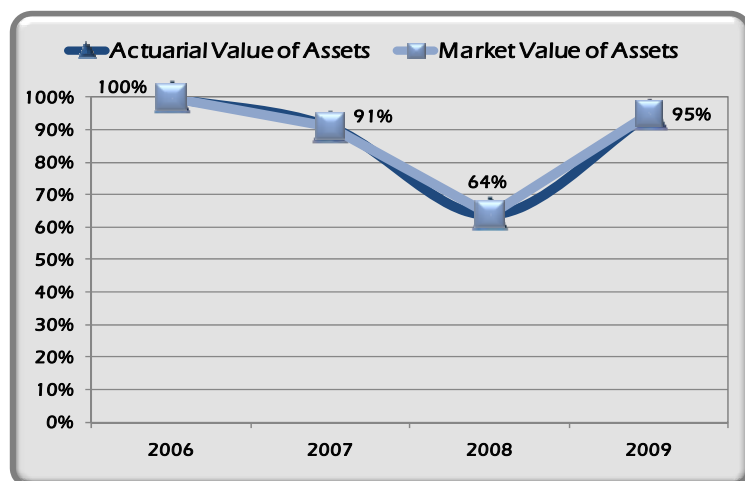
Active: 2,588

Inactive: 1,090

## CONTRIBUTIONS:

Employer: \$49,000,000

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

Hired after 1/1/05: 90% of compensation not in excess of the integration level & 1.4% above integration  
Hired prior to 1/1/05: 1.35% of compensation below integration, plus 2% above integration, times years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 5%

# NORTH KANSAS CITY POLICEMEN'S & FIREMEN'S RETIREMENT FUND

## MEMBERSHIP:

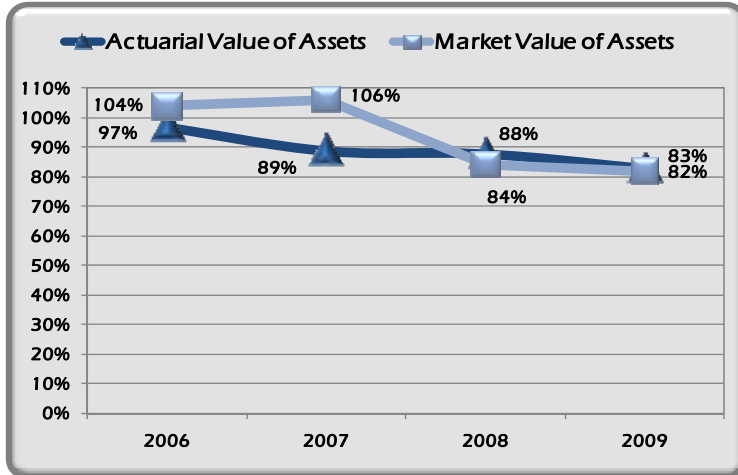
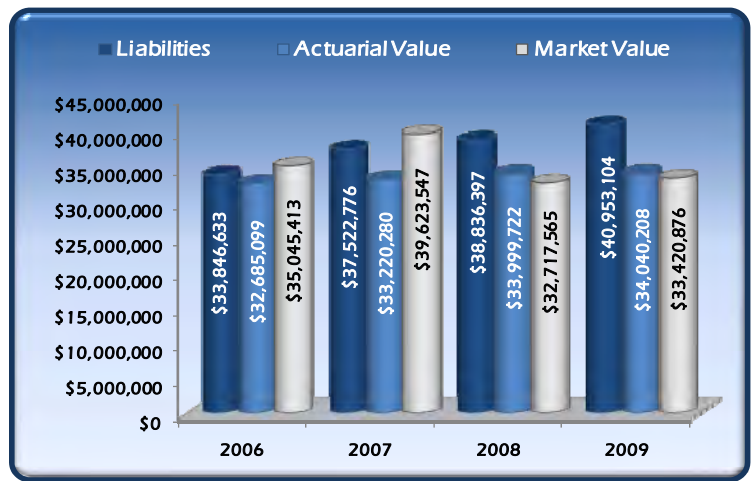
Active: 94

Inactive: 86

## CONTRIBUTIONS:

Employer: \$1,002,170

Employee: \$58,525



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation for first 20 years of service, plus 1% for each of the next 10 years of service  
Maximum: 30 years of service

### Normal Retirement Benefits:

Age 55

Social Security Coverage: Yes

**COLA:** Lesser of Social Security COLA or 4%

### ACTUARIAL ASSUMPTIONS:

Interest: 6.5%

Salary: 5%

Deferred Retirement Option Plan (DROP)

# OLIVETTE SALARIED EMPLOYEES' RETIREMENT PLAN

## MEMBERSHIP:

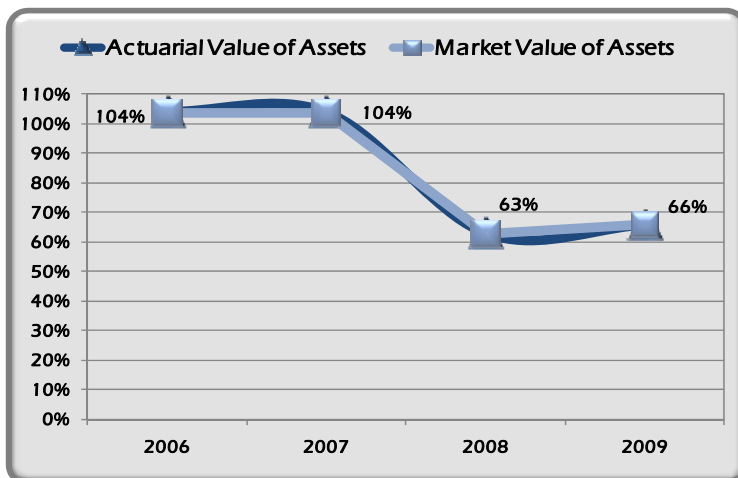
Active: 49

Inactive: 69

## CONTRIBUTIONS:

Employer: \$452,710

Employee: \$195,934



## BENEFITS:

### Normal Retirement Formula:

2.0% of compensation times years of service

### Normal Retirement Benefits:

Age 58 with 5 years of service

Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 2%

'Cap' Total Maximum: 25%

\*COLA eliminated for future retirees after 1/1/10

### ACTUARIAL ASSUMPTIONS:

Interest: 7.25%

Salary: 5.25%



# OVERLAND NON-UNIFORM PENSION FUND

## MEMBERSHIP:

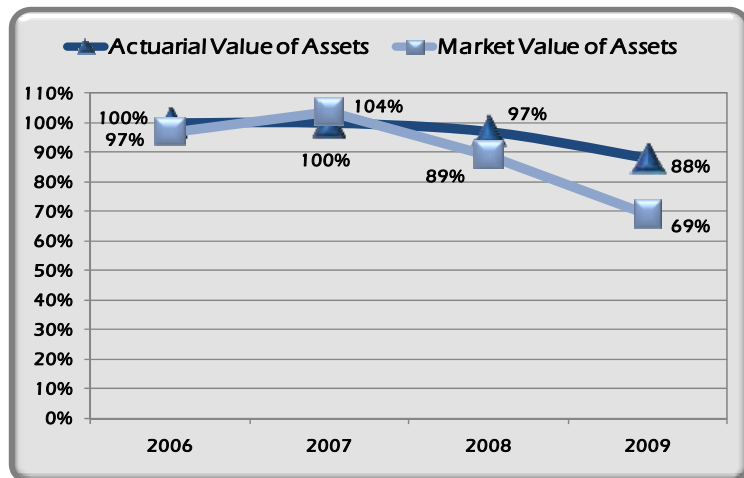
Active: 58

Inactive: 57

## CONTRIBUTIONS:

Employer: \$266,181

Employee: \$161,750



## BENEFITS:

### Normal Retirement Formula:

2.25% of compensation times years of service

Maximum: 60% of compensation

### Normal Retirement Benefits:

Age 58 with 5 years of service, or 25 years of service

Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 3%

Percent of CPI: 60%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# OVERLAND POLICE RETIREMENT FUND

## MEMBERSHIP:

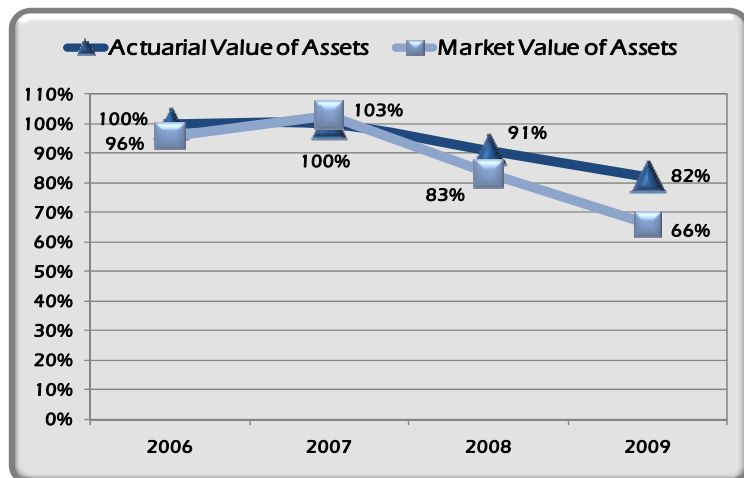
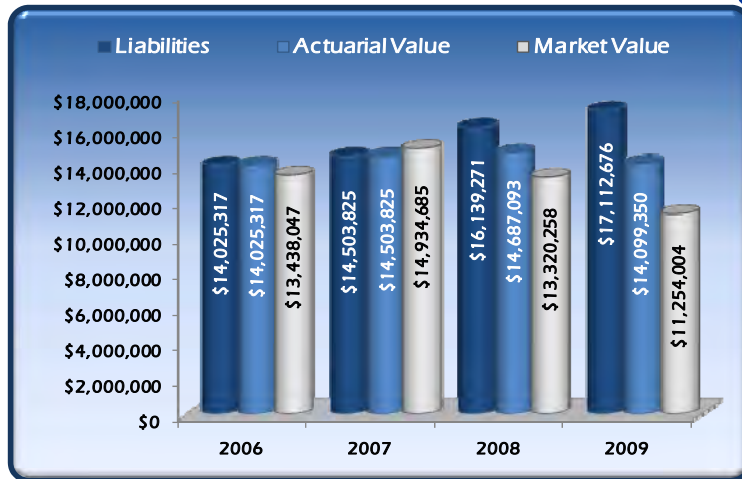
Active: 45

Inactive: 35

## CONTRIBUTIONS:

Employer: \$304,512

Employee: \$110,740



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation for first 20 years of service, plus 1.5% for next 10 years of service

### Normal Retirement Benefits:

Age 62 with 18 years of service, age 65 with 5 years of service, or 20 years of service

Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 3%

Percent of CPI: 60%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# PATTONVILLE- BRIDGETON FPD RETIREMENT PLAN

## MEMBERSHIP:

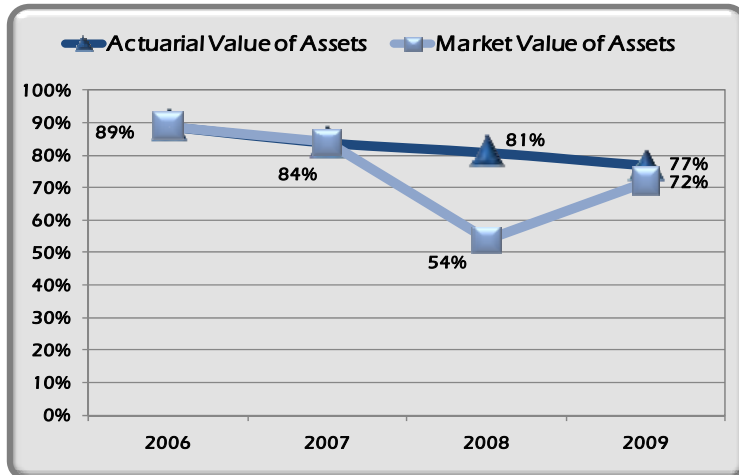
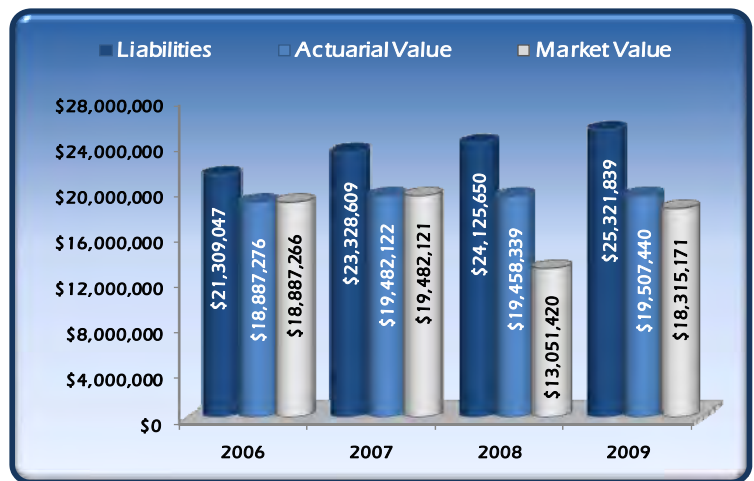
Active: 61

Inactive: 18

## CONTRIBUTIONS:

Employer: \$955,000

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

50% of compensation reduced for service less than 20 years (25 years if hired after 11/26/07)

Supplemental benefit from 55 to 62:

20% of compensation

### Normal Retirement Benefits:

Uniformed: Age 55 with 5 years of service,

Non-Uniformed: Age 62 with 5 years of service

Social Security Coverage: Yes

COLA: Annual Amount Minimum: 1%

Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.75%

Salary: 2.5%

# POPLAR BLUFF POLICE & FIRE PENSION PLAN

## MEMBERSHIP:

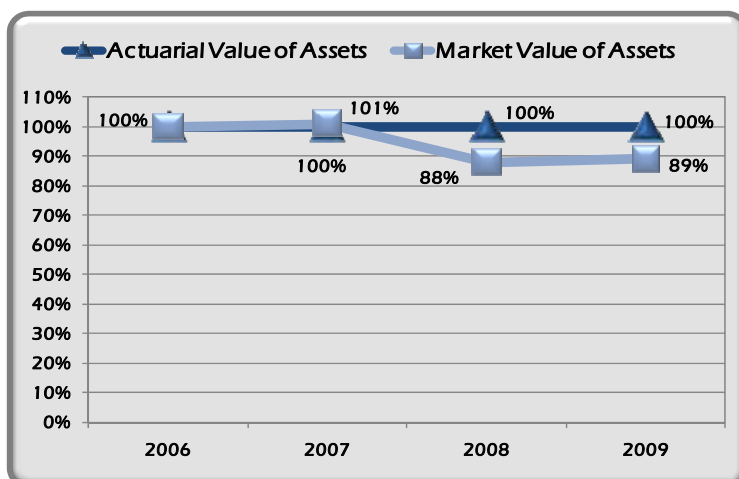
Active: 82

Inactive: 54

## CONTRIBUTIONS:

Employer: \$152,999

Employee: \$235,721



## BENEFITS:

### Normal Retirement Formula:

2% of compensation for first 20 years of service, plus 1.5% for each additional year of service  
Maximum: \$1,650 per month

### Normal Retirement Benefits:

Age 55 with 5 years of service

Social Security Coverage: No

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 6.75%

Salary: 3.5%

# PROSECUTING ATTORNEYS' & CIRCUIT ATTORNEYS' RETIREMENT SYSTEM

## MEMBERSHIP:

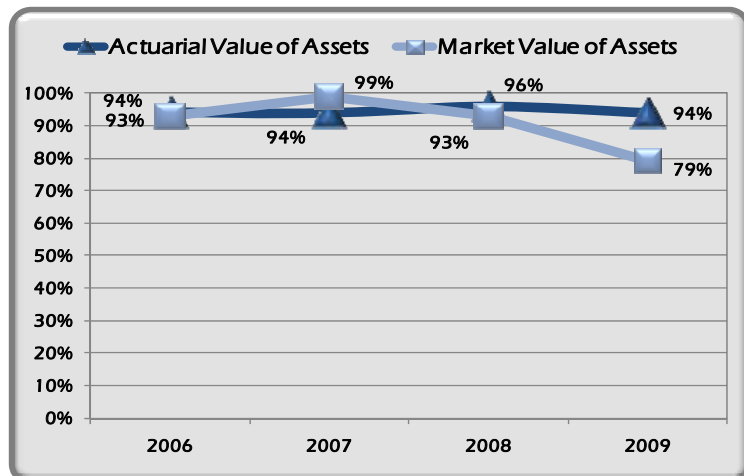
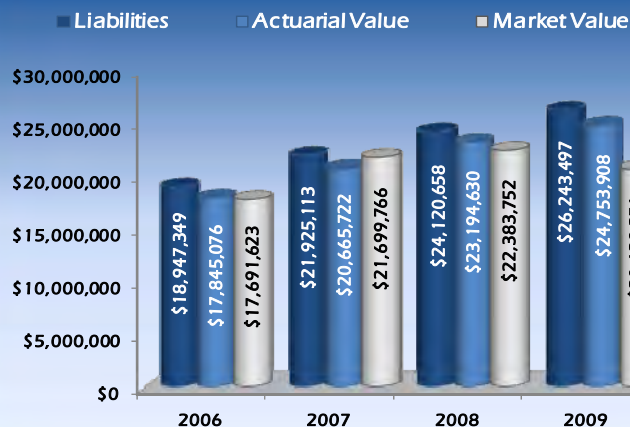
Active: 110

Inactive: 73

## CONTRIBUTIONS:

Employer: \$1,580,261

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

1st & 2nd Class Counties & St. Louis City:

50% of compensation

3rd & 4th Class Counties:

12 - 20 years: \$105 times each 2 year period

20+ years: \$130 times each 2 year period

### Normal Retirement Benefits:

Age 62 with 12 years of service

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 2%

'Cap' Total Maximum: 50%

### ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# PUBLIC EDUCATION EMPLOYEES' RETIREMENT SYSTEM

## MEMBERSHIP:

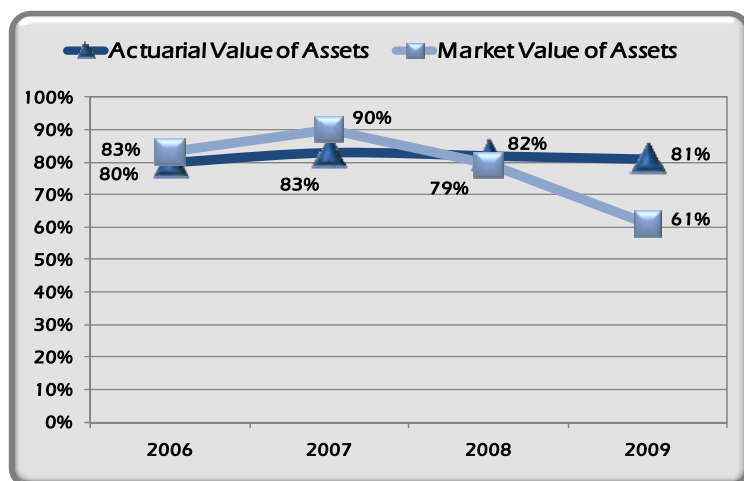
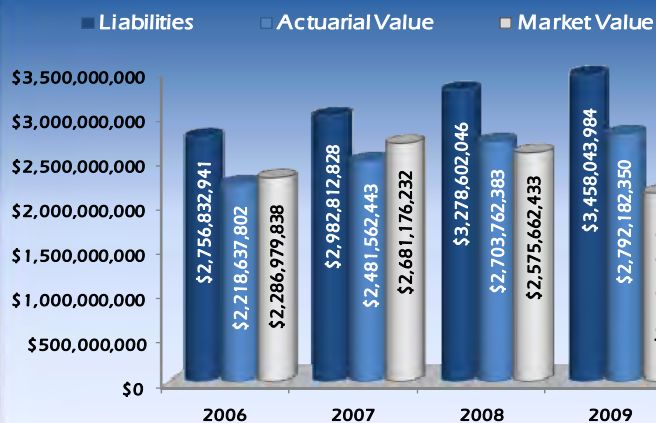
Active: 51,234

Inactive: 37,347

## CONTRIBUTIONS:

Employer: \$85,915,562

Employee: \$89,427,259



## BENEFITS:

### Normal Retirement Formula:

1.61% of compensation times years of service

Rule of 80/30 & Out: Additional .8% of compensation times years of service to Social Security eligibility

### Normal Retirement Benefits:

Age 60 with 5 years of service, age 55 with 25 years of service, 30 years of service, or Rule of 80

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 5%

'Cap' Total Maximum: 80%

Percent of CPI: 100%

### ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 5%

Partial Lump Sum Option



# PUBLIC SCHOOL RETIREMENT SYSTEM

## MEMBERSHIP:

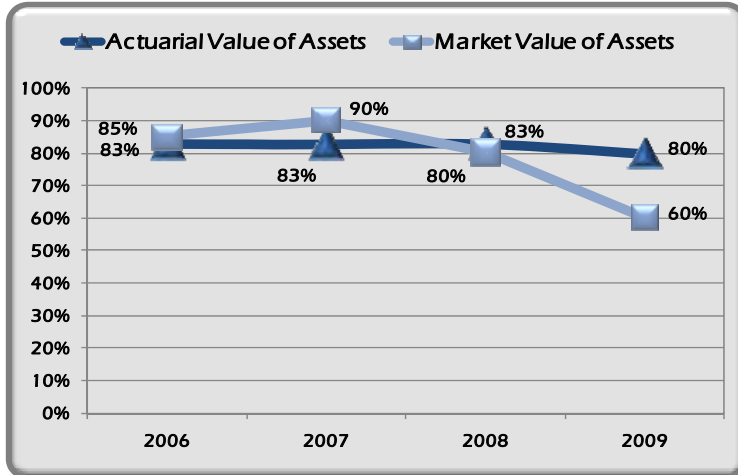
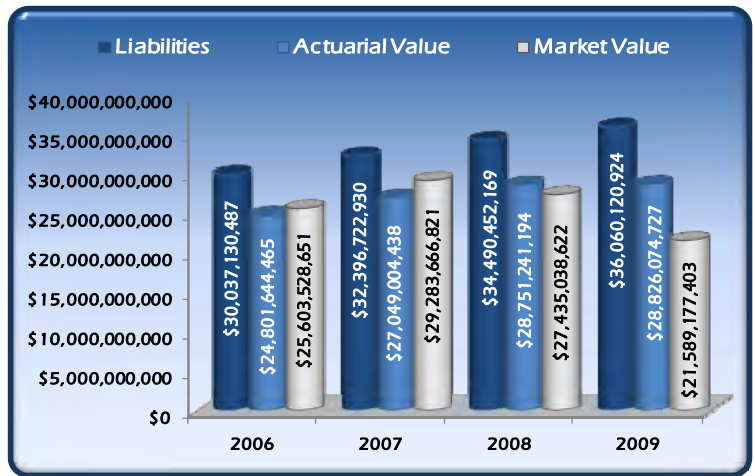
Active: 79,335

Inactive: 55,465

## CONTRIBUTIONS:

Employer: \$563,454,487

Employee: \$599,582,276



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation times years of service

2.55% of compensation with 31 years of service, retiring before 07/01/13

### Normal Retirement Benefits:

Age 60 with 5 years of service, age 55 with 25 years of service, 30 years of service, or Rule of 80

### Social Security Coverage: No

**COLA:** Annual Amount Maximum: 5%

'Cap' Total Maximum: 80%

Percent of CPI: 100%

### ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 5%

Partial Lump Sum Option

# RAYTOWN POLICEMEN'S RETIREMENT FUND

## MEMBERSHIP:

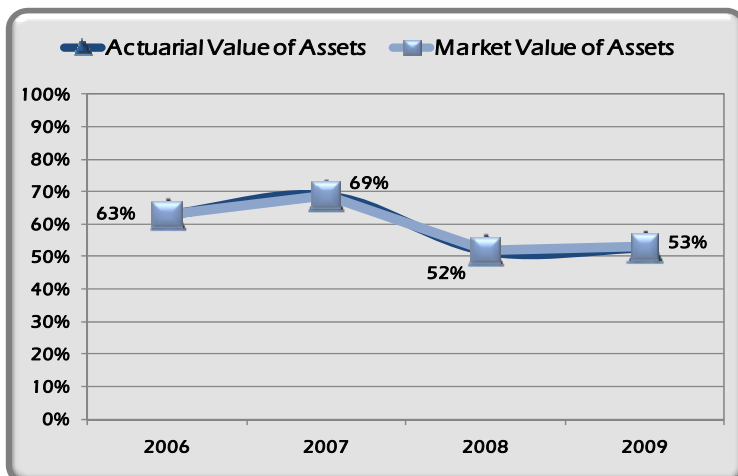
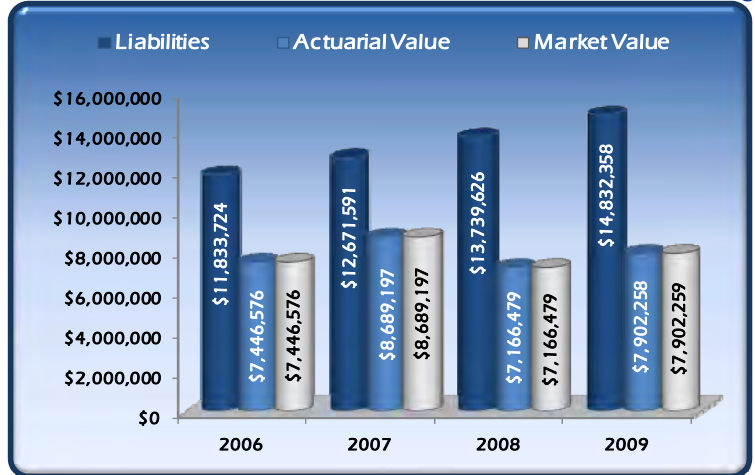
Active: 49

Inactive: 27

## CONTRIBUTIONS:

Employer: \$278,854

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2.5% of compensation for first 20 years of service, plus 1% for next 10 years of service

### Normal Retirement Benefits:

Age 55 with 20 years of service

### Social Security Coverage: Yes

**COLA:** No COLA

### ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# RICHMOND HEIGHTS POLICE & FIRE RETIREMENT PLAN

## MEMBERSHIP:

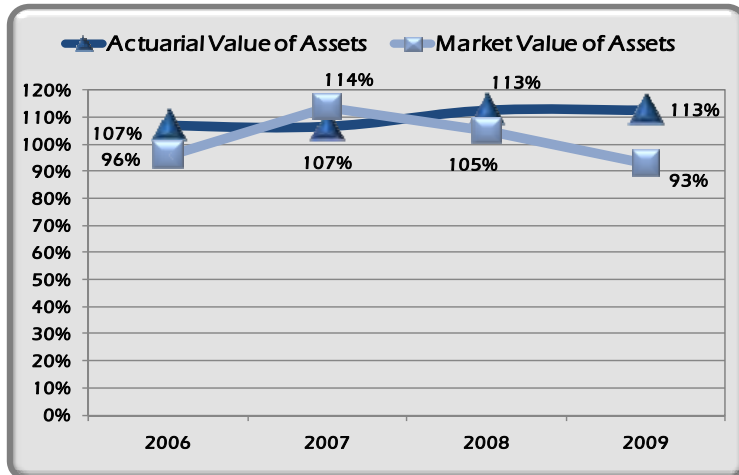
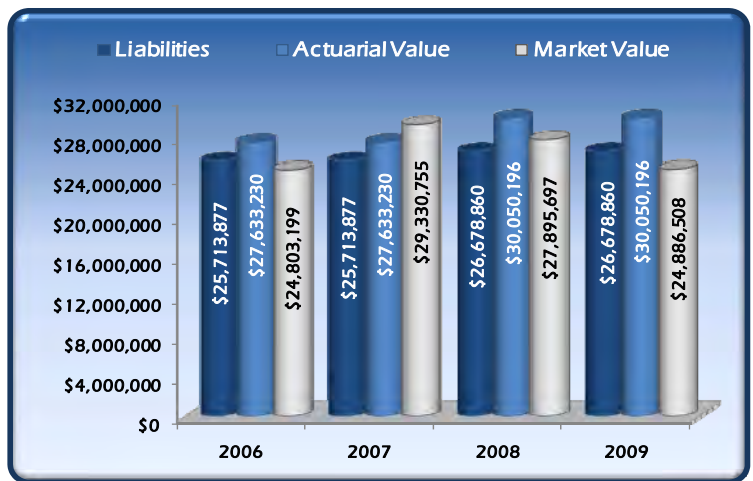
Active: 64

Inactive: 34

## CONTRIBUTIONS:

Employer: \$994,812

Employee: \$125,289



## BENEFITS:

**Normal Retirement Formula:**

70% of compensation

**Normal Retirement Benefits:**

Age 60 or 30 years of service

**Social Security Coverage:** Yes

**COLA:** Based on increase in base pay of actives until age 65

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 5%

# ROCK COMMUNITY FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

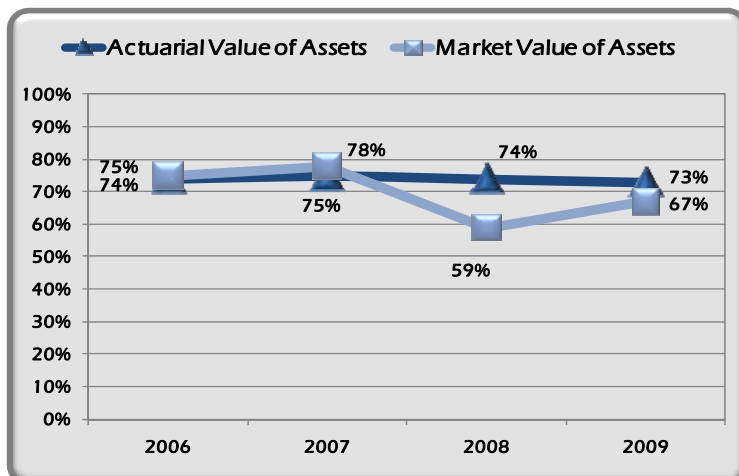
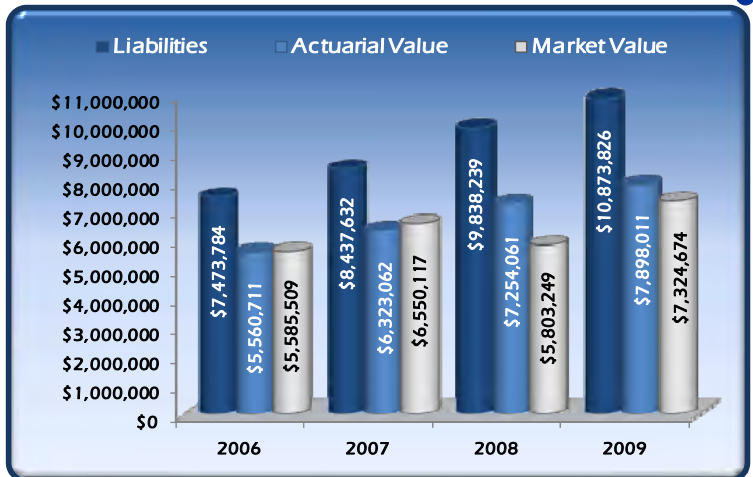
Active: 71

Inactive: 12

## CONTRIBUTIONS:

Employer: \$591,506

Employee: Non-Contributory



## BENEFITS:

**Normal Retirement Formula:**

2% of compensation times years of service

**Supplemental Benefit:** \$500 per month to Medicare eligibility

**Normal Retirement Benefits:**

Later of age 60 or 5 years of service, or age 55 with 30 years of service

**Social Security Coverage:** Yes

**COLA:** No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 5%

# ROCK HILL POLICE & FIREMEN'S PENSION PLAN

## MEMBERSHIP:

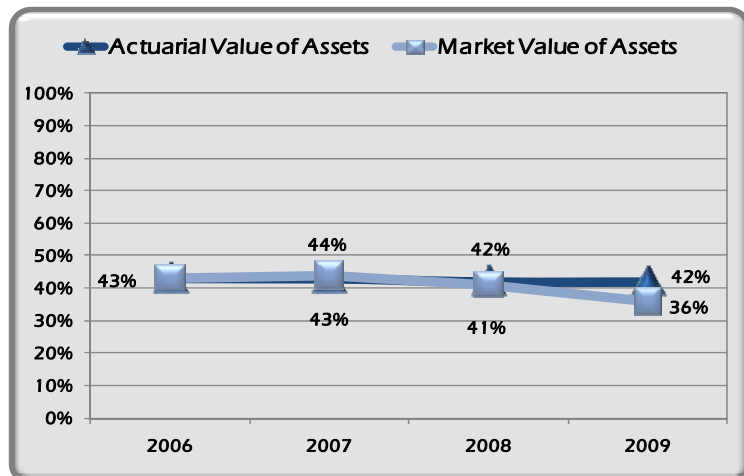
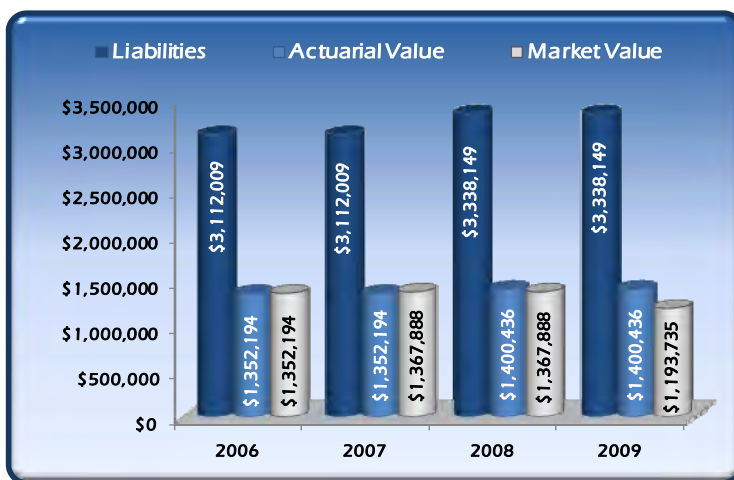
Active: 10

Inactive: 20

## CONTRIBUTIONS:

Employer: \$237,000

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

40% of final average compensation

Temporary Benefit: 10% of final average compensation to age 62

### Normal Retirement Benefits:

Age 60 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 5.5%

Salary: 4.5%

Closed Plan effective October, 2003

# SALINE VALLEY FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

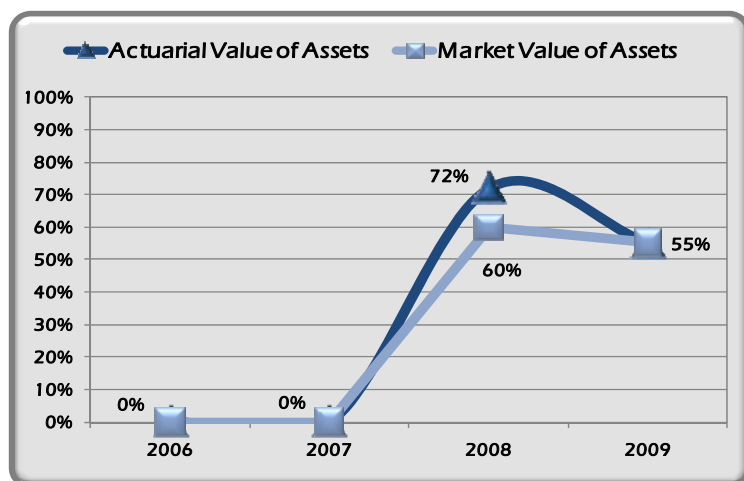
Active: 32

Inactive: 7

## CONTRIBUTIONS:

Employer: \$152,569

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

\$90 per month times years of service

Maximum: 25 years

### Normal Retirement Benefits:

Age 60 with 7 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7%



# SEDALIA FIREMEN'S RETIREMENT FUND

## MEMBERSHIP:

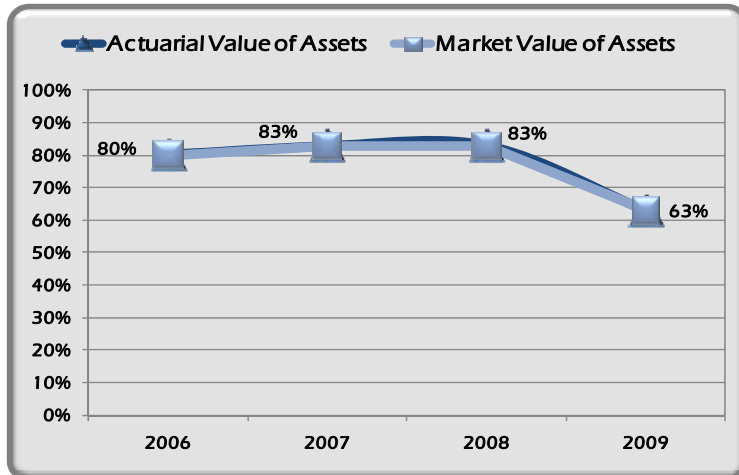
Active: 42

Inactive: 35

## CONTRIBUTIONS:

Employer: \$247,138

Employee: \$83,072



## BENEFITS:

### Normal Retirement Formula:

50% of Indexed Earnings Base (IEB)

2009 IEB = \$43,005

### Normal Retirement Benefits:

Age 55 with 22 years of service

Social Security Coverage: No

**COLA:** Annual Amount Maximum: 3%

## ACTUARIAL ASSUMPTIONS:

Interest: 7%

Salary: 3%

# SEDALIA POLICE RETIREMENT FUND

## MEMBERSHIP:

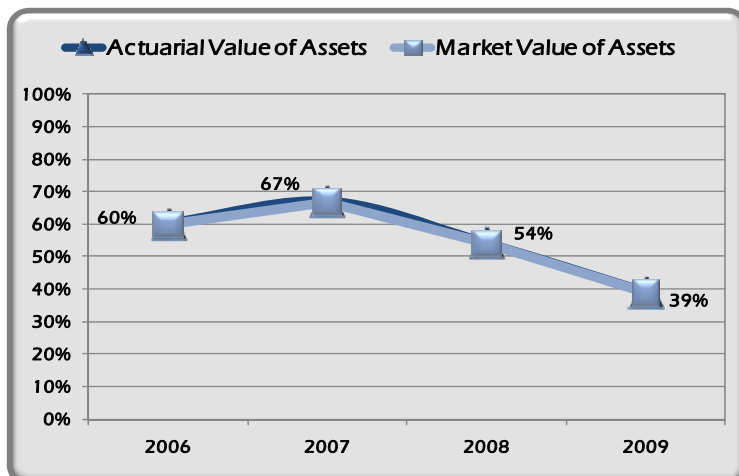
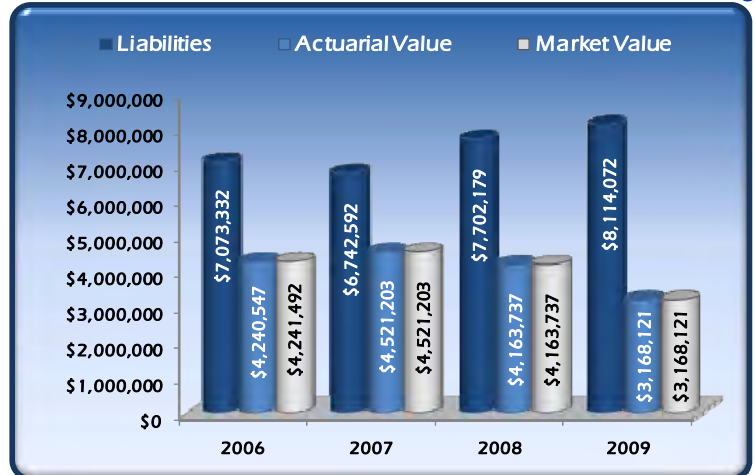
Active: 45

Inactive: 37

## CONTRIBUTIONS:

Employer: \$213,378

Employee: \$7,942



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service

Maximum: 30 years

### Normal Retirement Benefits:

Age 52 with 15 years of service

Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 2%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# SHERIFF'S RETIREMENT SYSTEM

## MEMBERSHIP:

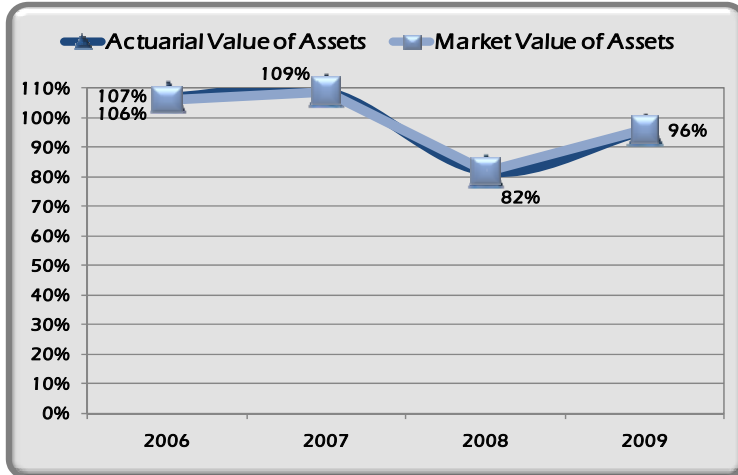
Active: 114

Inactive: 174

## CONTRIBUTIONS:

Employer: \$1,771,298

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service

### Normal Retirement Benefits:

Age 55 with 12 years of service, or

Age 62 with 8 years of service

### Social Security Coverage: Yes

**COLA:** Annual Amount Maximum: 5%

Percent of CPI: 100%

### ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 1.5%

# SPRINGFIELD POLICE & FIRE RETIREMENT FUND

## MEMBERSHIP:

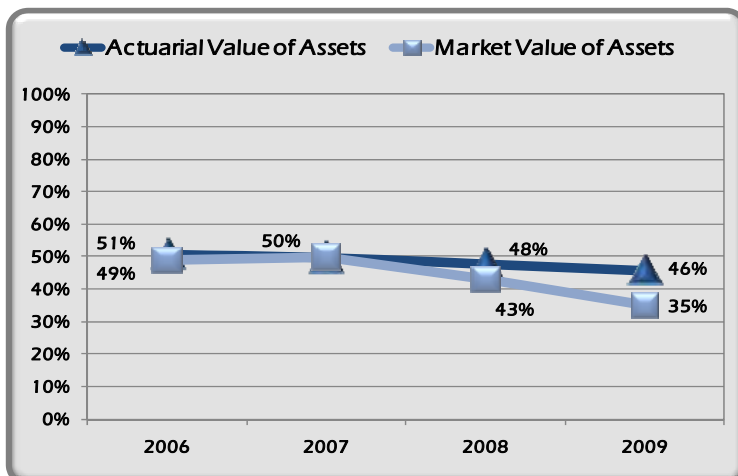
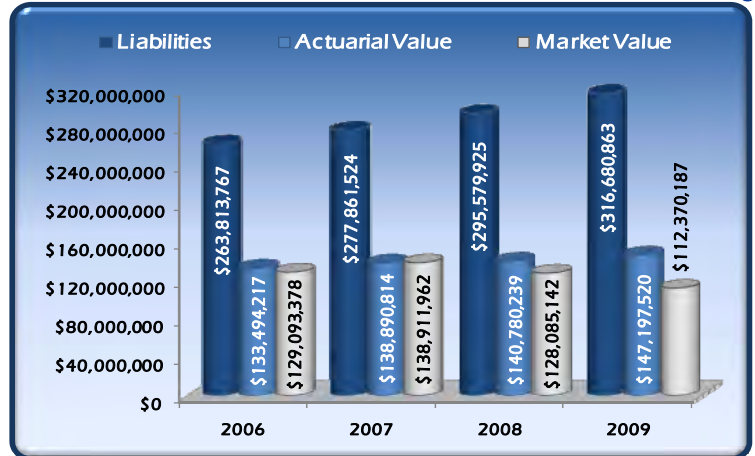
Active: 481

Inactive: 486

## CONTRIBUTIONS:

Employer: \$23,979,519

Employee: \$2,937,185



## BENEFITS:

### Normal Retirement Formula:

2.8% of compensation times years of service; Maximum: 70% of compensation

Hired after 6/1/06: 2.5% of compensation times years of Service; Maximum: 75% of compensation

### Normal Retirement Benefits:

Age 50 with 20 years of service, age 60, or 25 years of service

Hired after 6/1/06: Age 55 with 25 years of service or Age 60

### Social Security Coverage: No

**COLA:** Annual Amount Maximum: 3%

Ad Hoc COLA

### ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# ST. JOSEPH POLICEMEN'S PENSION FUND

## MEMBERSHIP:

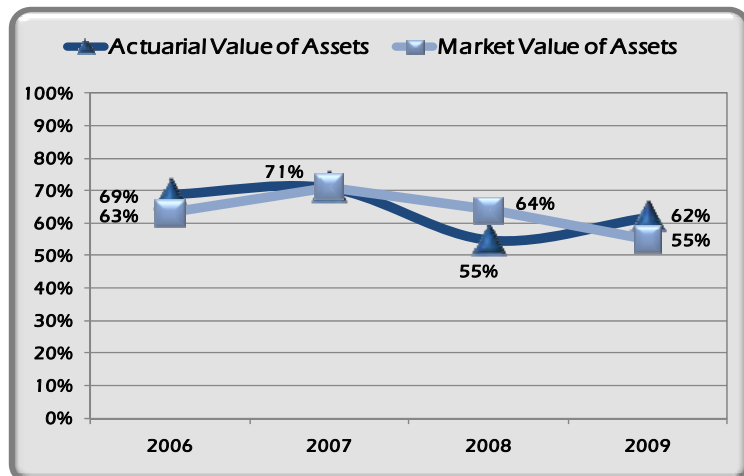
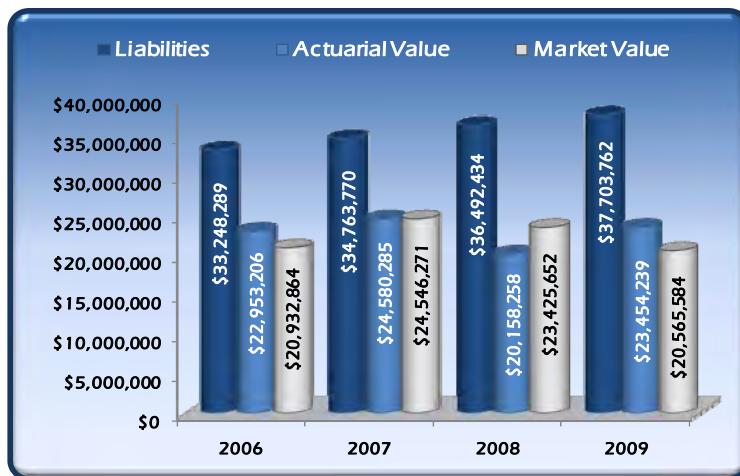
Active: 112

Inactive: 92

## CONTRIBUTIONS:

Employer: \$1,550,095

Employee: \$216,011



## BENEFITS:

### Normal Retirement Formula:

40% of compensation for first 20 years of service, plus 2% for the next 15 years

Maximum: 70% of compensation

### Normal Retirement Benefits:

20 years of service

Social Security Coverage: No

COLA: Annual Amount Maximum: 4%

Percent of CPI: 50%

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

# ST. LOUIS COUNTY EMPLOYEES RETIREMENT PLAN

## MEMBERSHIP:

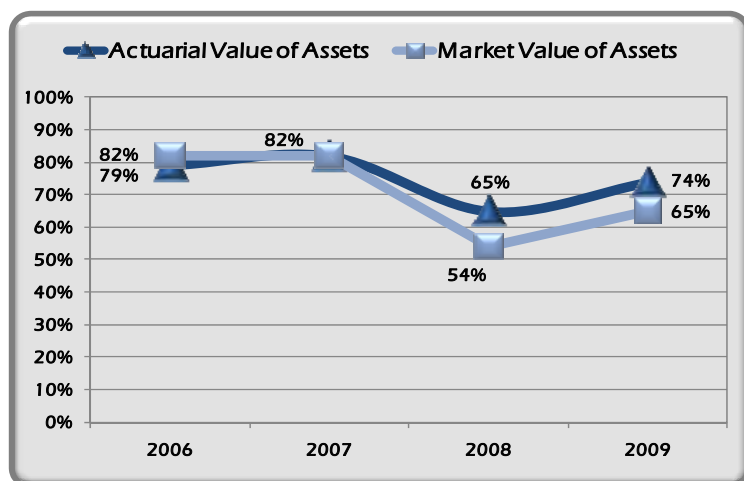
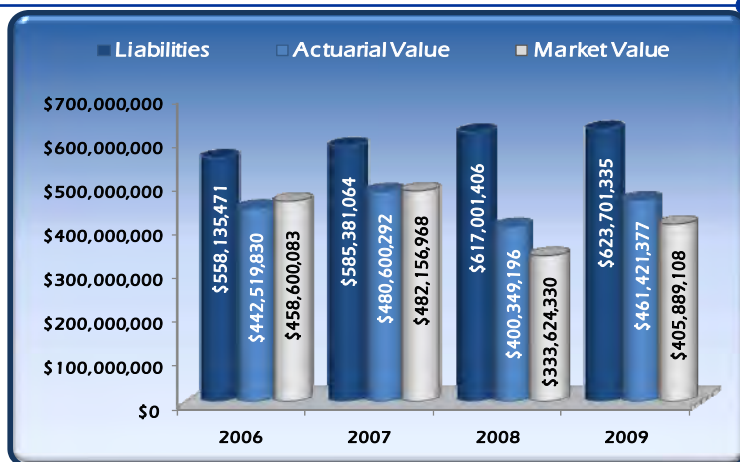
Active: 3,814

Inactive: 3,458

## CONTRIBUTIONS:

Employer: \$32,848,970

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

General Employees: 1.5% of compensation times years of service, plus \$15 per month times years of service

Uniformed: 1.6% of compensation times years of service, plus \$30 per month times years of service to age 65, plus \$5 per month times years of service

### Normal Retirement Benefits:

Non-Uniformed: Age 65 with 3 years of service

Uniformed: Age 60 with 10 years of service, age 65 with 3 years of service, or Rule of 80

Social Security Coverage: Yes

COLA: Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 5.0%

Partial Lump Sum Option



# ST. LOUIS COUNTY LIBRARY DISTRICT EMPLOYEES' PENSION

## MEMBERSHIP:

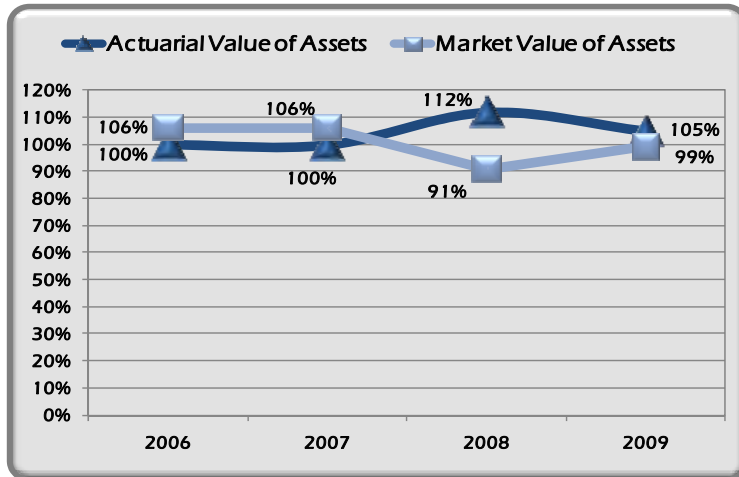
Active: 386

Inactive: 282

## CONTRIBUTIONS:

Employer: \$665,000

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

1.6% of compensation times years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4.5%

# ST. LOUIS EMPLOYEES RETIREMENT SYSTEM

## MEMBERSHIP:

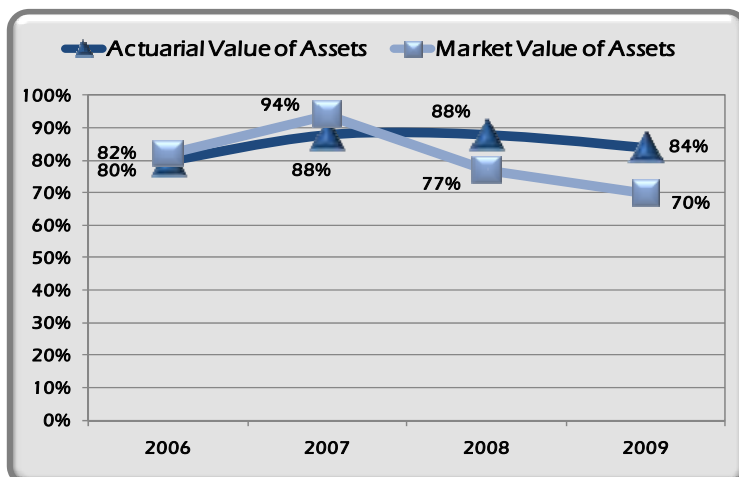
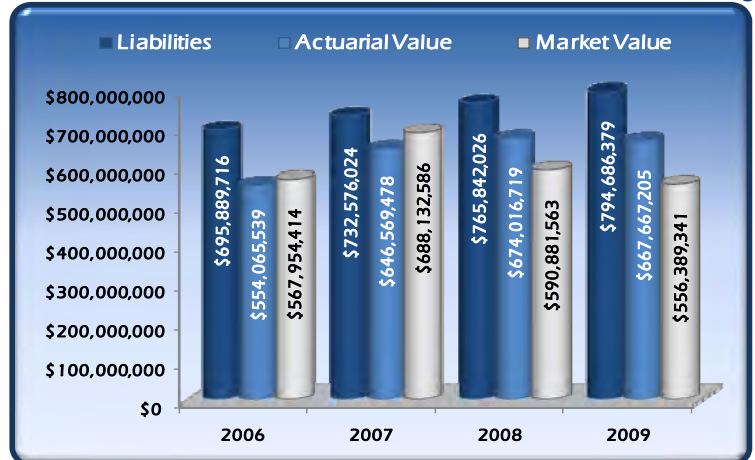
Active: 5,641

Inactive: 6,633

## CONTRIBUTIONS:

Employer: \$27,252,035

Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

1.3% of compensation times years of service up to \$53,952, plus 2.05% of compensation times years of service above \$53,952

### Normal Retirement Benefits:

Age 65 with 5 years of service, or Rule of 85

Social Security Coverage: Yes

COLA: Annual Amount Maximum: 5%

'Cap' Total Maximum: 25%

Percent of CPI: 100%

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: varied

Deferred Retirement Option Plan (DROP)

# ST. LOUIS FIREMEN'S RETIREMENT SYSTEM

## MEMBERSHIP:

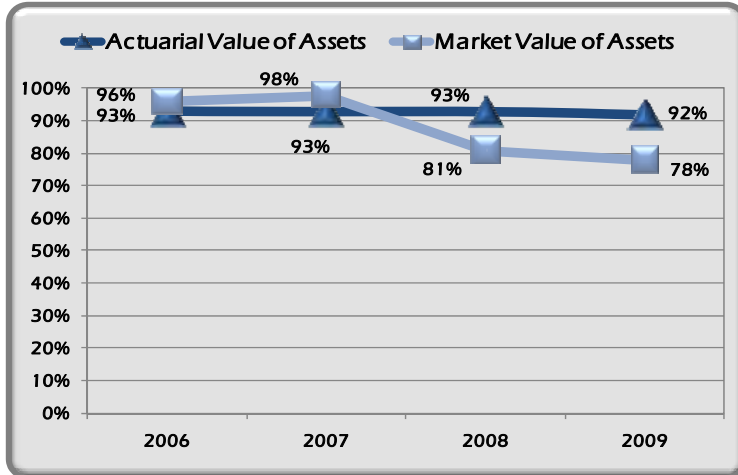
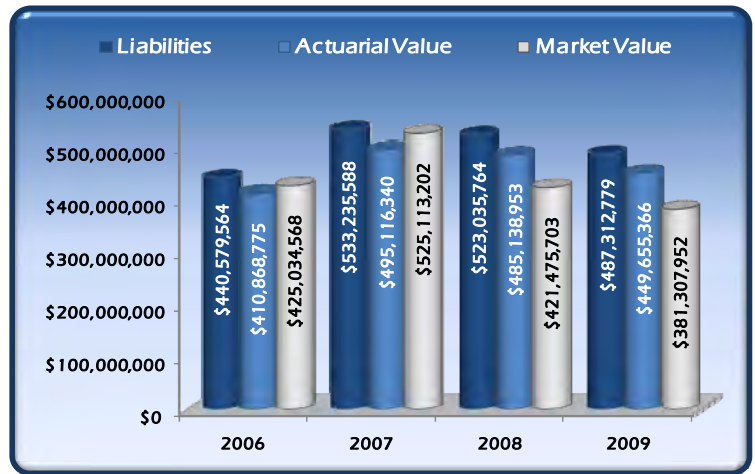
Active: 665

Inactive: 1,073

## CONTRIBUTIONS:

Employer: \$12,193,989

Employee: \$2,917,843



## BENEFITS:

### Normal Retirement Formula:

40% of compensation for first 20 years of service, plus 2% for next 5 years of service, plus 5% for each year over 25 years. Maximum: 30 years of service

### Normal Retirement Benefits:

20 years of service

### Social Security Coverage: No

**COLA:** Annual Amount Minimum: 1.5%

Annual Amount Maximum: 5%

'Cap' Total Maximum: 25%

### ACTUARIAL ASSUMPTIONS:

Interest: 7.625%

Salary: 4%

### Deferred Retirement Option Plan (DROP)

# ST. LOUIS POLICE RETIREMENT SYSTEM

## MEMBERSHIP:

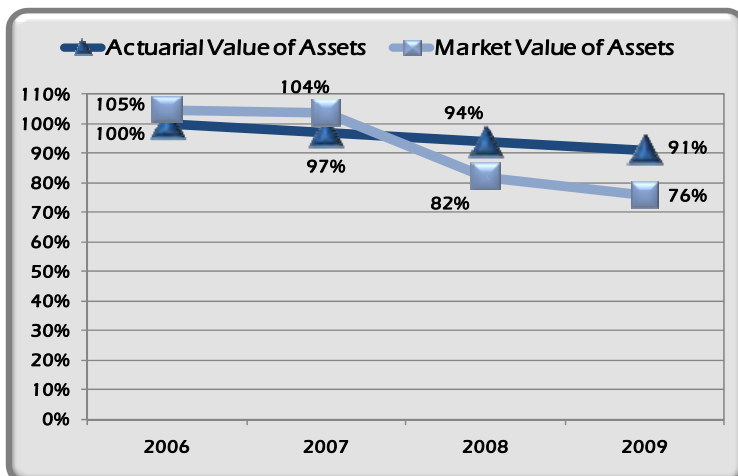
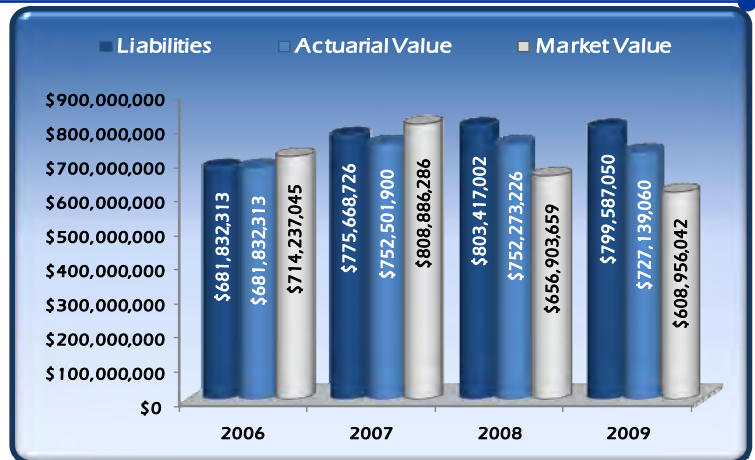
Active: 1,231

Inactive: 2,041

## CONTRIBUTIONS:

Employer: \$14,318,031

Employee: \$4,497,970



## BENEFITS:

### Normal Retirement Formula:

2% of compensation for the first 25 years of service, plus 4% for each of the next 5 years, plus 5% for all service after 30 years. Maximum: 75% of compensation

### Normal Retirement Benefits:

Age 55 or 20 years of service

Mandatory Retirement at Age 65

### Social Security Coverage: No

**COLA:** Annual Amount Maximum: 3%

'Cap' Total Maximum: 30%

### ACTUARIAL ASSUMPTIONS:

Interest: 7.75%

Salary: 5%

### Deferred Retirement Option Plan (DROP)

# ST. LOUIS PUBLIC SCHOOL RETIREMENT SYSTEM

## MEMBERSHIP:

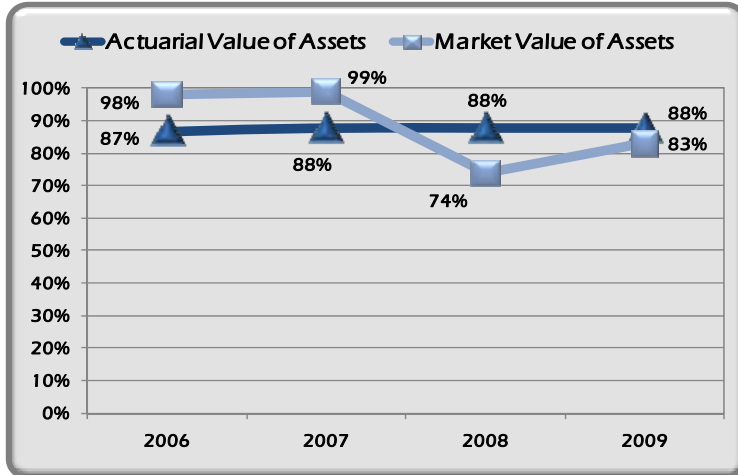
Active: 4,825

Inactive: 6,266

## CONTRIBUTIONS:

Employer: \$28,598,502

Employee: \$12,131,979



## BENEFITS:

### Normal Retirement Formula:

2% of compensation times years of service  
Maximum: 60% of compensation

### Normal Retirement Benefits:

Age 65, or Rule of 85

Social Security Coverage: Yes

COLA: Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 4.5%

# UNIVERSITY CITY NON-UNIFORMED RETIREMENT PLAN

## MEMBERSHIP:

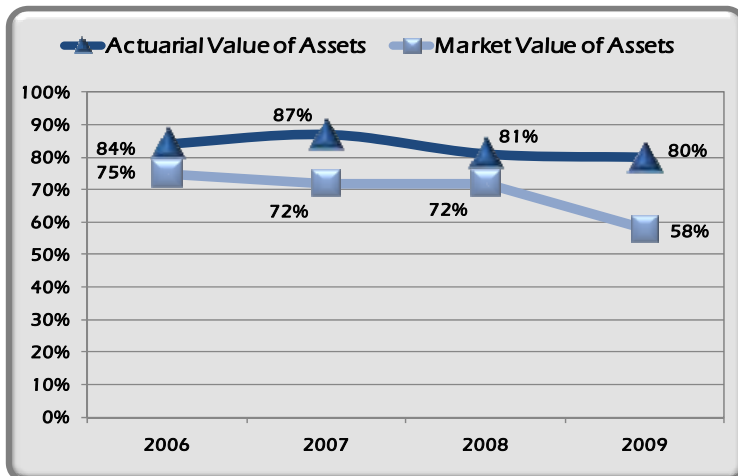
Active: 146

Inactive: 78

## CONTRIBUTIONS:

Employer: \$481,184

Employee: \$205,413



## BENEFITS:

### Normal Retirement Formula:

1.60% of compensation times years of service,  
plus .50% above \$39,000  
Maximum: 35 years of service

### Normal Retirement Benefits:

Age 65, or age 62 with 30 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 6.5%

Salary: 3%



# UNIVERSITY CITY POLICE & FIRE RETIREMENT FUND

## MEMBERSHIP:

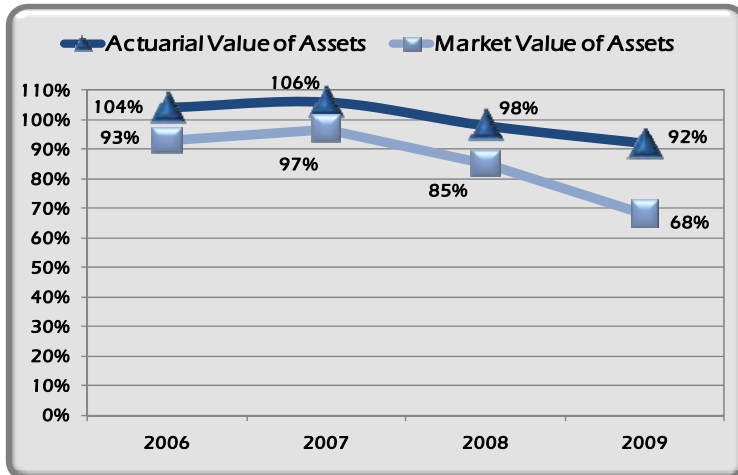
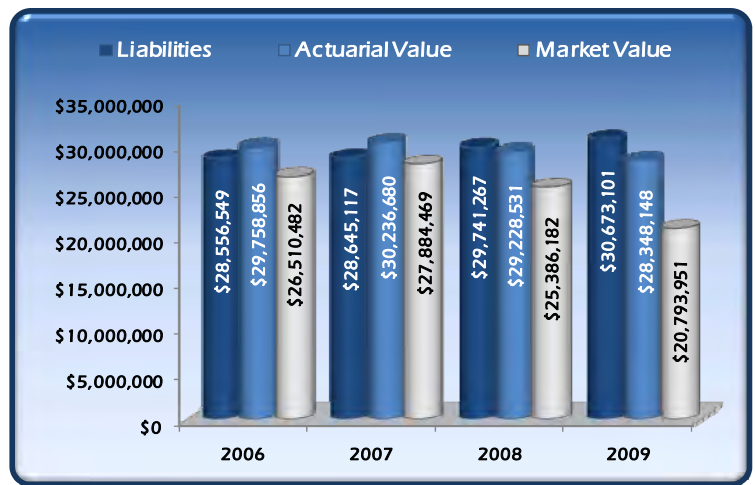
Active: 109

Inactive: 100

## CONTRIBUTIONS:

Employer: \$901,829

Employee: \$2,610



## BENEFITS:

### Normal Retirement Formula:

65% of compensation for first 25 years of service, plus 1% for next 5 years of service

### Normal Retirement Benefits:

Age 50 with 25 years of service

Social Security Coverage: No

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 6.5%

Salary: 3%

Defined Contribution Offset

# UNIVERSITY OF MO RETIREMENT, DISABILITY & DEATH BENEFIT PLAN

## MEMBERSHIP:

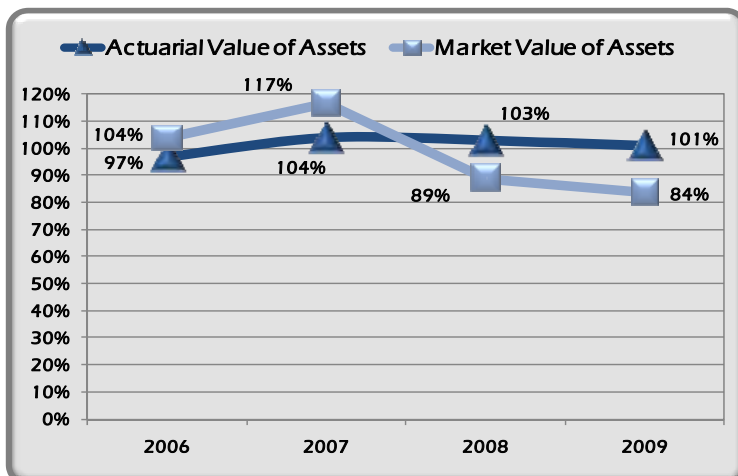
Active: 18,206

Inactive: 10,410

## CONTRIBUTIONS:

Employer: \$55,433,624

Employee: \$2,080,026



## BENEFITS:

### Normal Retirement Formula:

2.2% of compensation times years of service

### Normal Retirement Benefits:

Age 65 with 5 years of service, or  
Age 62 with 25 years of service

Social Security Coverage: Yes

COLA: Ad Hoc COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 8%

Salary: 5%

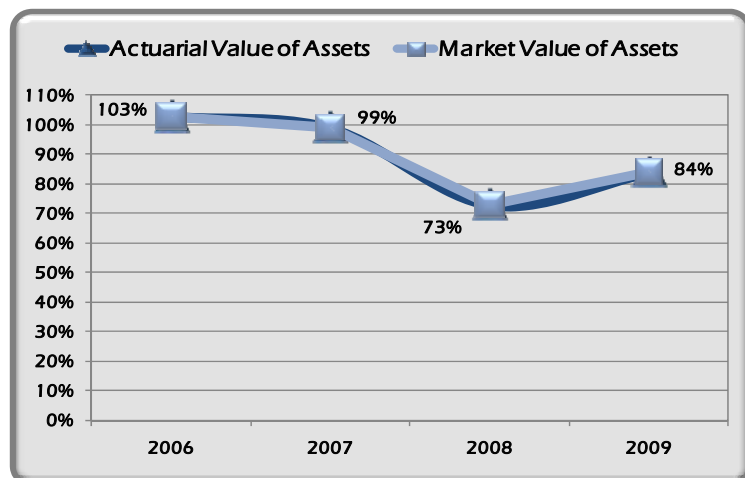
# VALLEY PARK FIRE PROTECTION DISTRICT RETIREMENT PLAN

## MEMBERSHIP:

Active: 26  
Inactive: 7

## CONTRIBUTIONS:

Employer: \$230,000  
Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

1.75% of compensation times years of service  
Maximum: 30 years of service

### Normal Retirement Benefits:

Age 55

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 7.5%

Salary: 4%

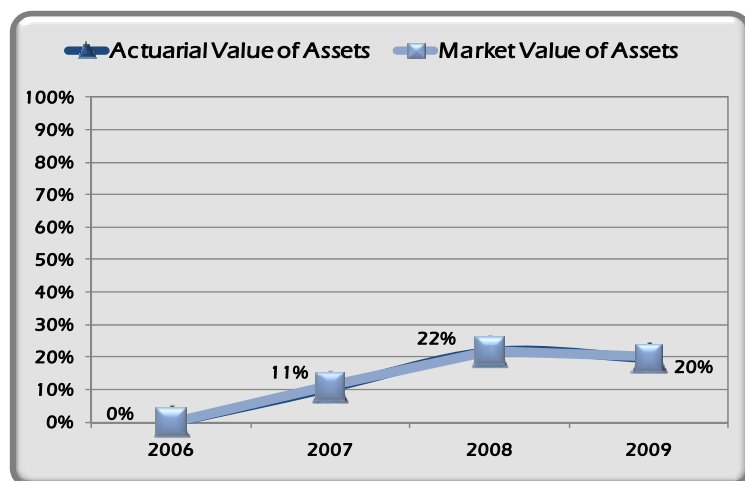
# WEST OVERLAND FIRE PROTECTION DISTRICT RETIREE MEDICAL BENEFITS PLAN

## MEMBERSHIP:

Active: 16  
Inactive: 4

## CONTRIBUTIONS:

Employer: \$0  
Employee: Non-Contributory



## BENEFITS:

### Normal Retirement Formula:

\$750 monthly to age 65

### Normal Retirement Benefits:

Age 55 with 5 years of service

Social Security Coverage: Yes

COLA: No COLA

## ACTUARIAL ASSUMPTIONS:

Interest: 6%

Salary: 3.5%



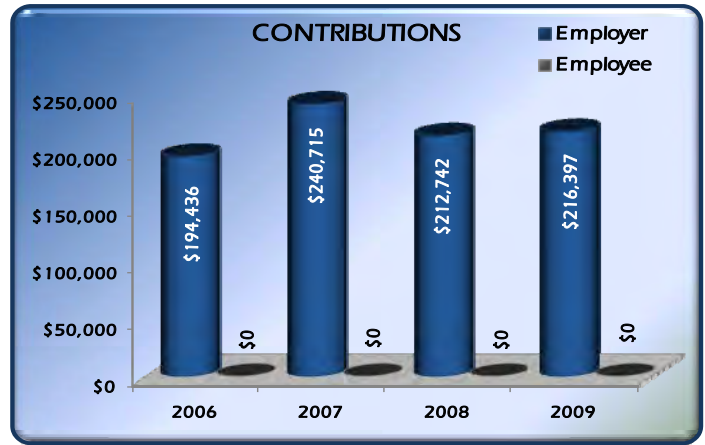
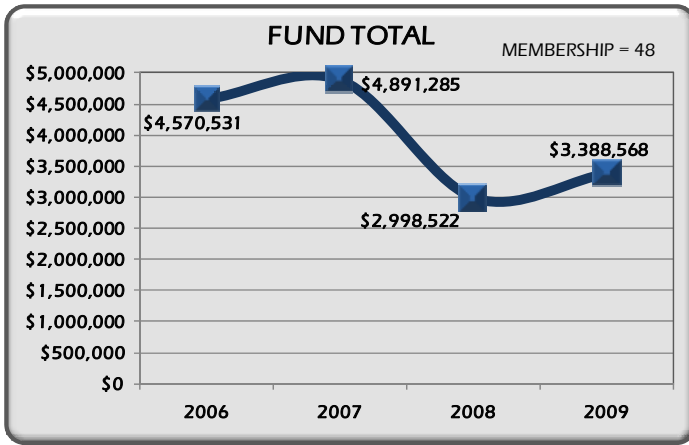
## DEFINED CONTRIBUTION PLANS

It should be noted that data included  
in these appendices reflect  
PERS information from plan year 2009

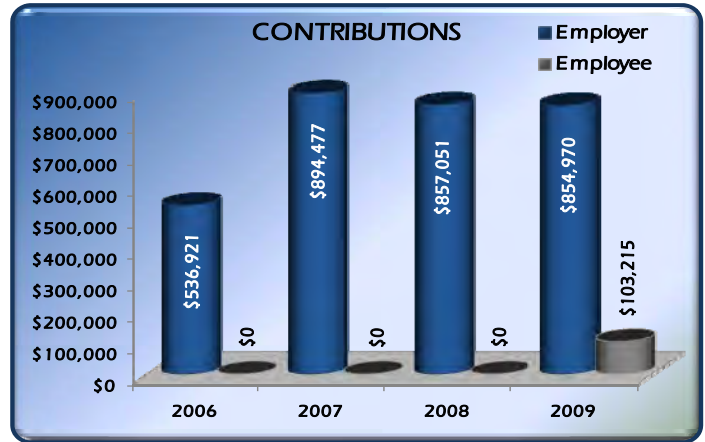
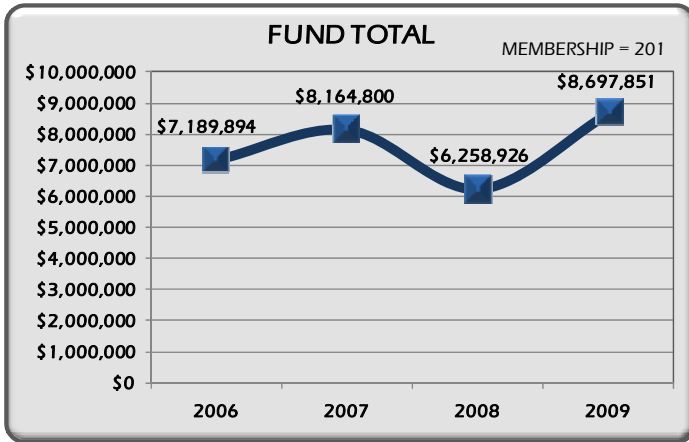


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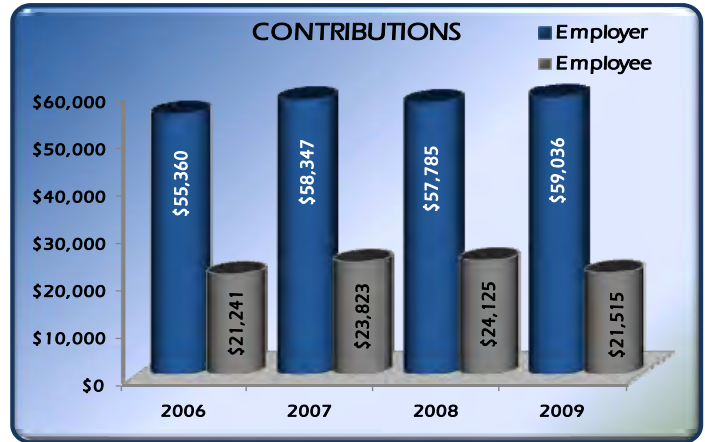
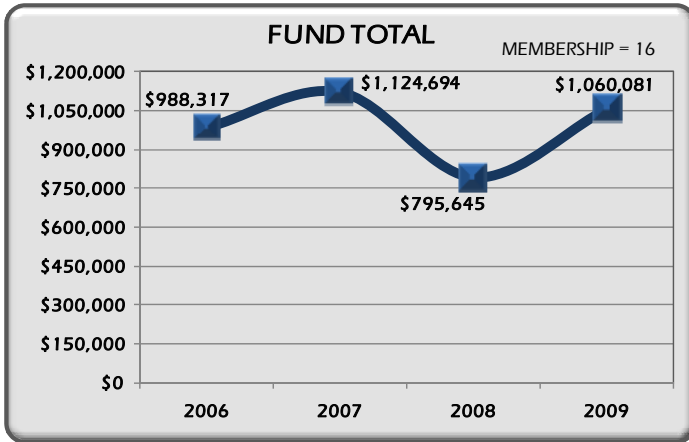
## BALLWIN POLICE PENSION PLAN



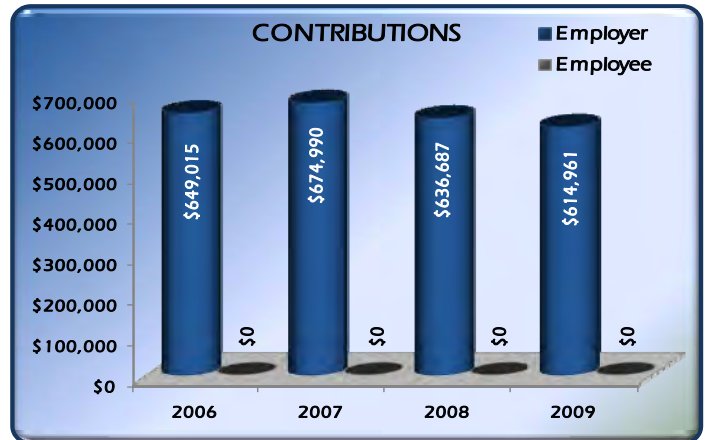
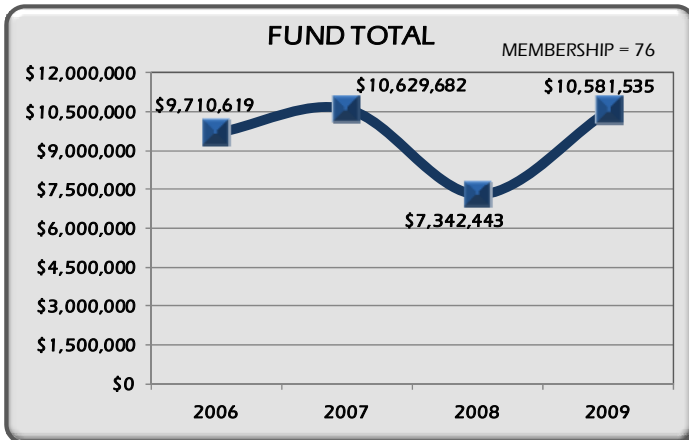
## BATES COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN



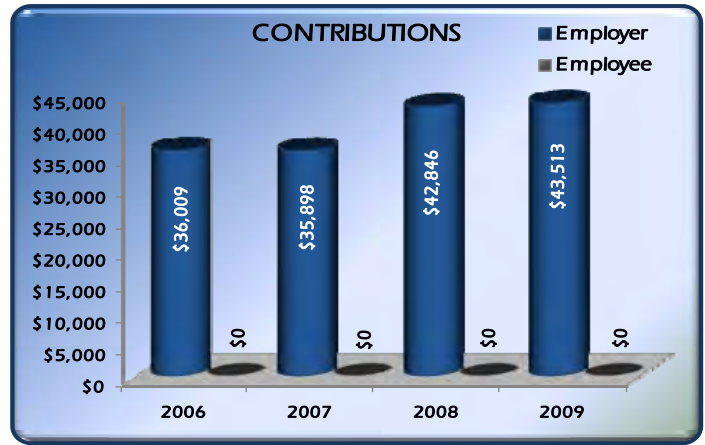
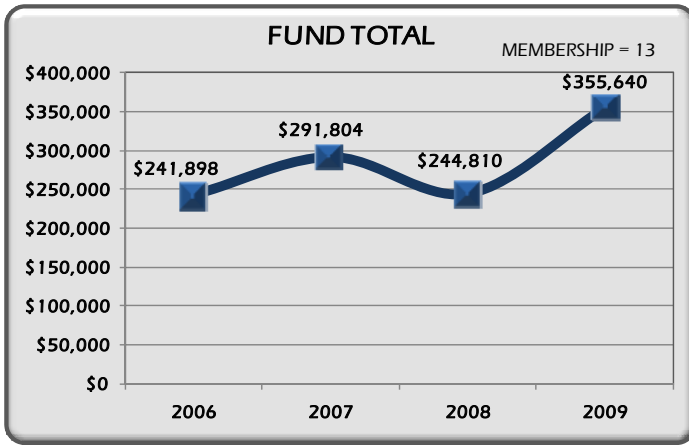
## CEDAR HILL FIRE PROTECTION DISTRICT MONEY PURCHASE PLAN



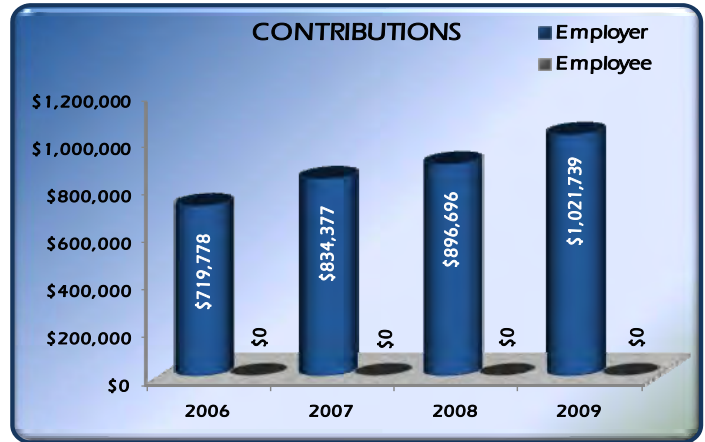
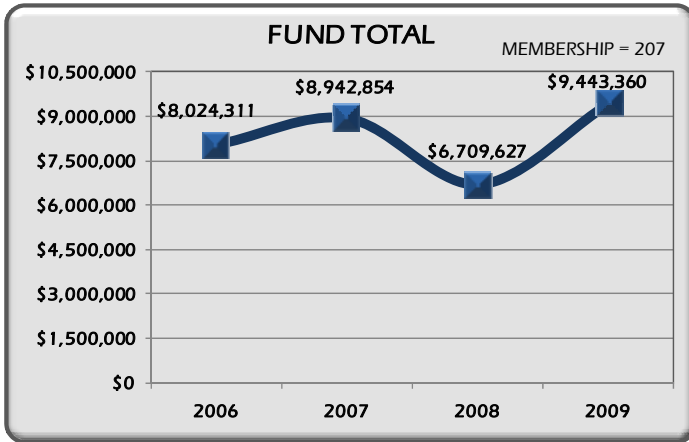
## CENTRAL COUNTY FIRE & RESCUE PENSION PLAN



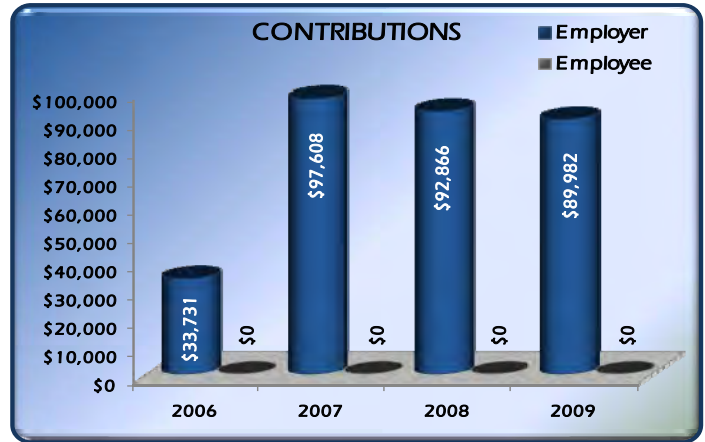
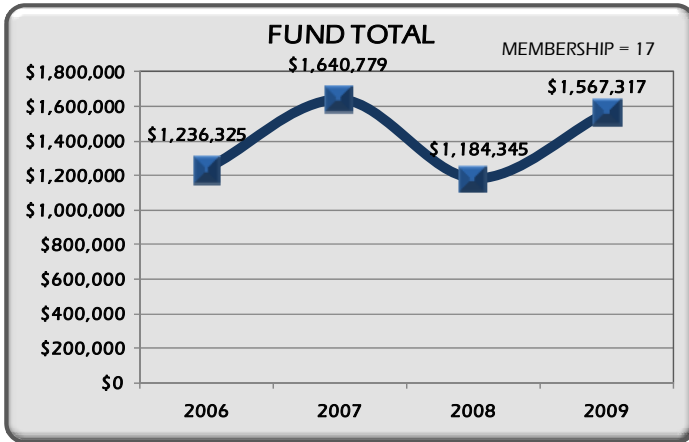
## CERF ADMINISTRATIVE OFFICE 401(A) PLAN



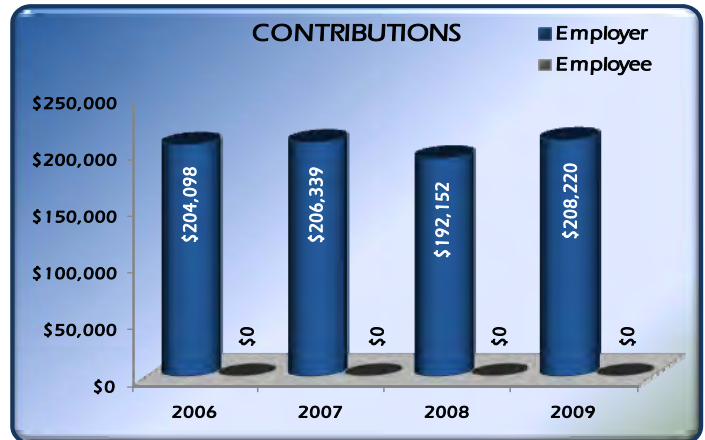
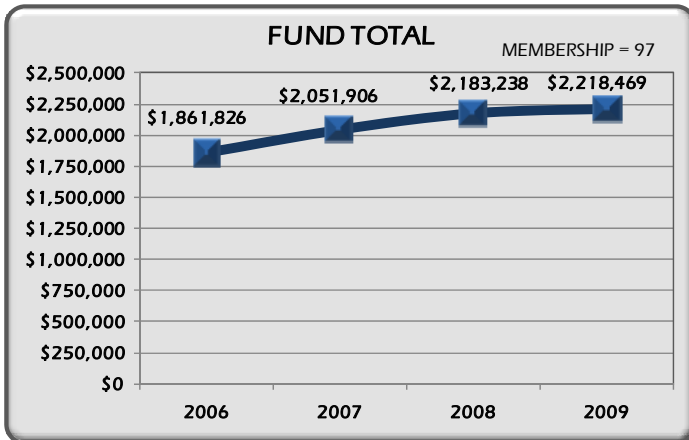
## CHESTERFIELD RETIREMENT PLAN



## CONSOLIDATED WATER DISTRICT #C-1 OF JEFFERSON COUNTY

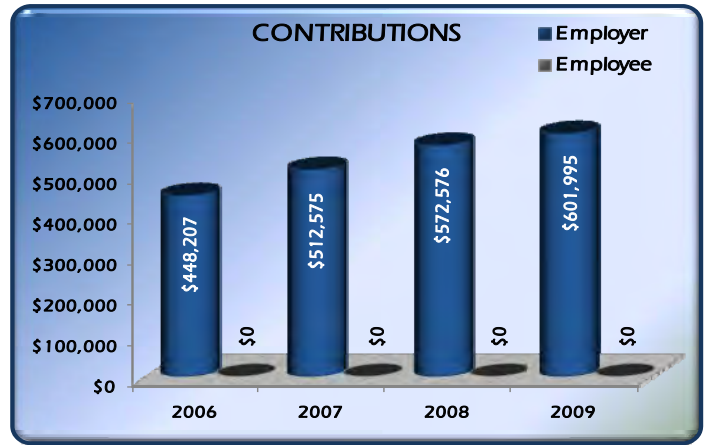
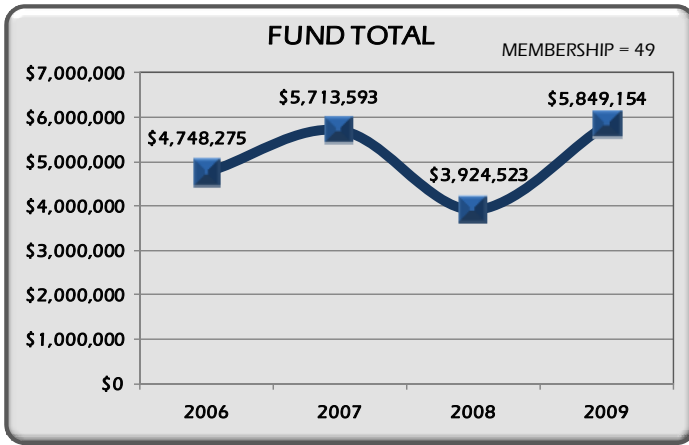


## COOPER COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN

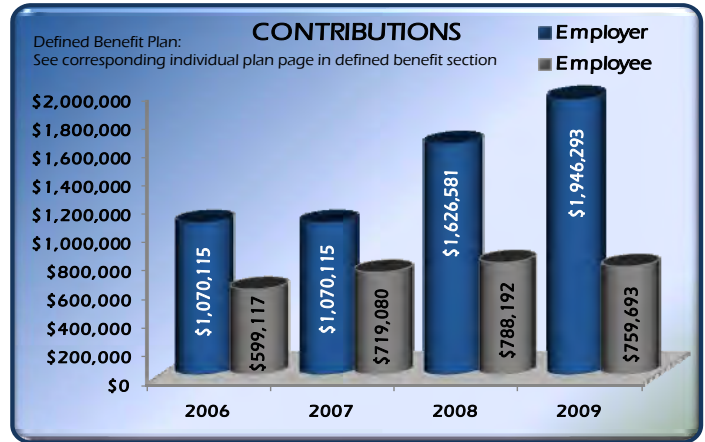
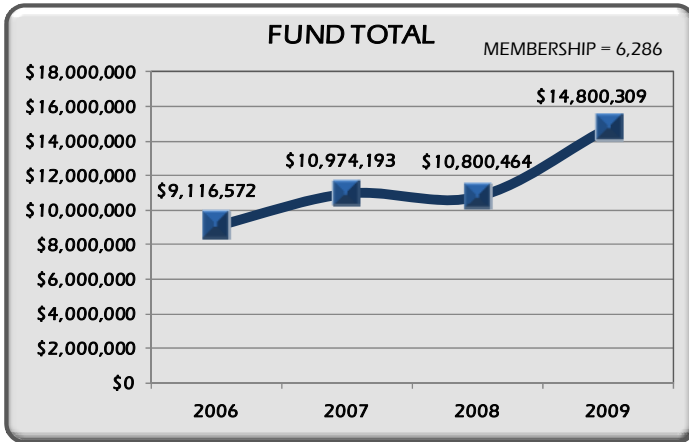




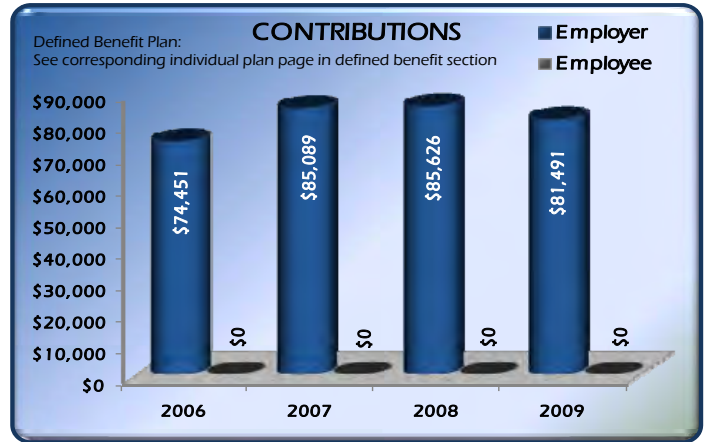
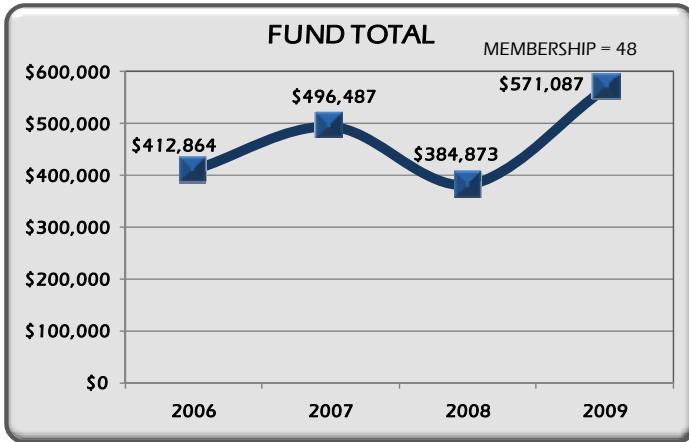
## COTTLEVILLE FIRE PROTECTION DISTRICT RETIREMENT PLAN



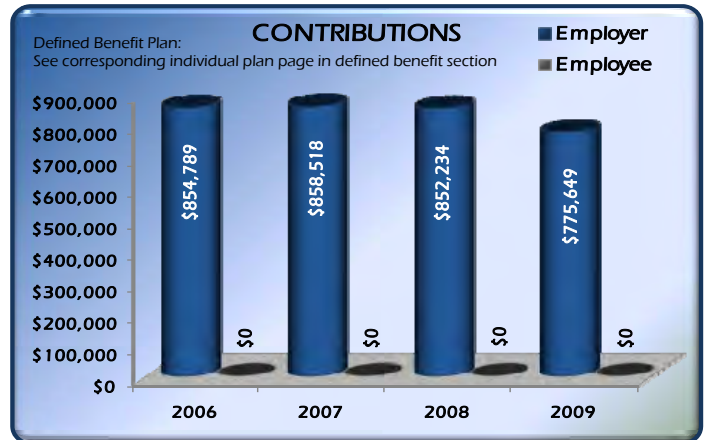
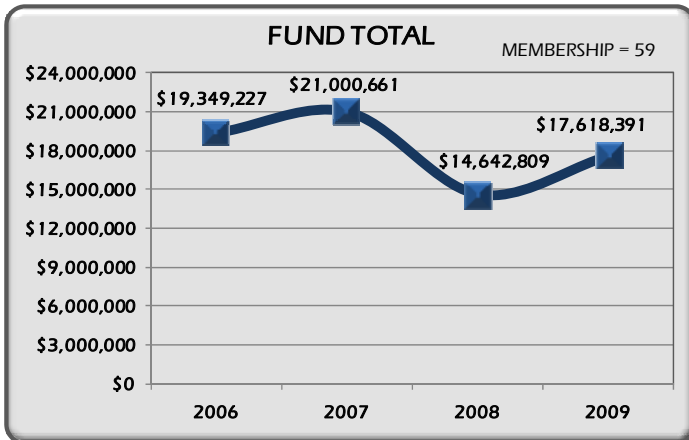
## COUNTY EMPLOYEES' RETIREMENT PLAN



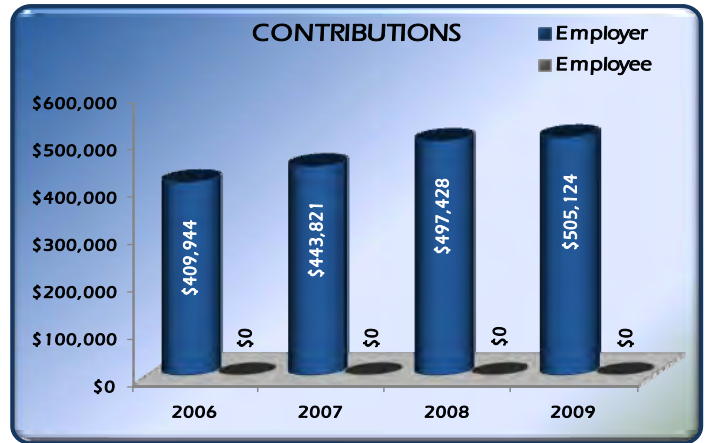
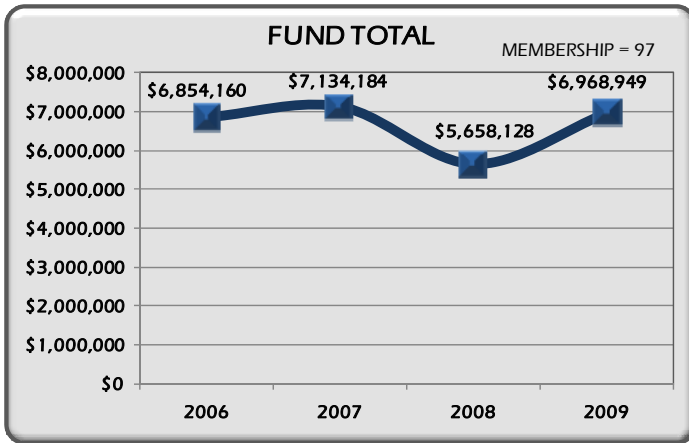
## CREVE COEUR EMPLOYEES RETIREMENT PLAN



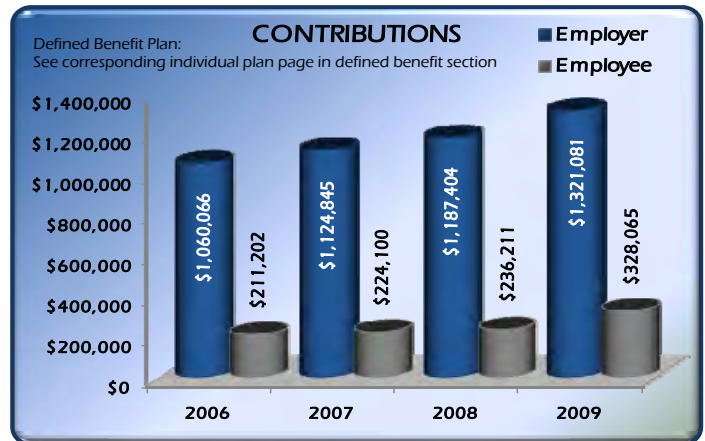
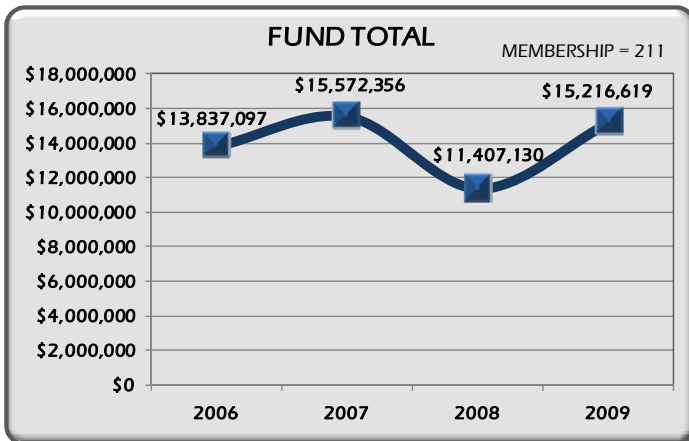
## CREVE COEUR FIRE PROTECTION DISTRICT RETIREMENT PLAN



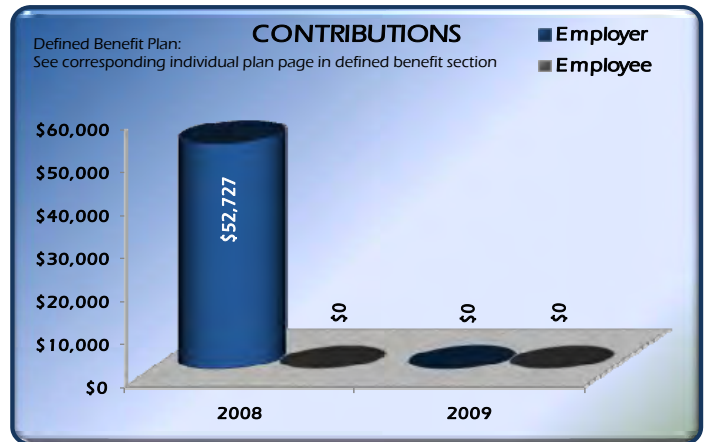
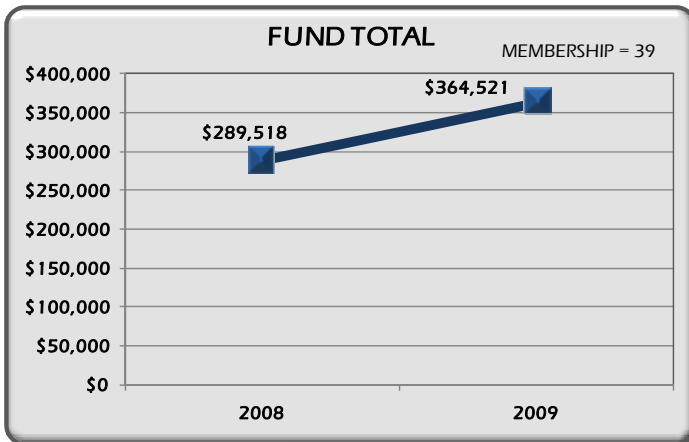
## DES PERES RETIREMENT PLAN



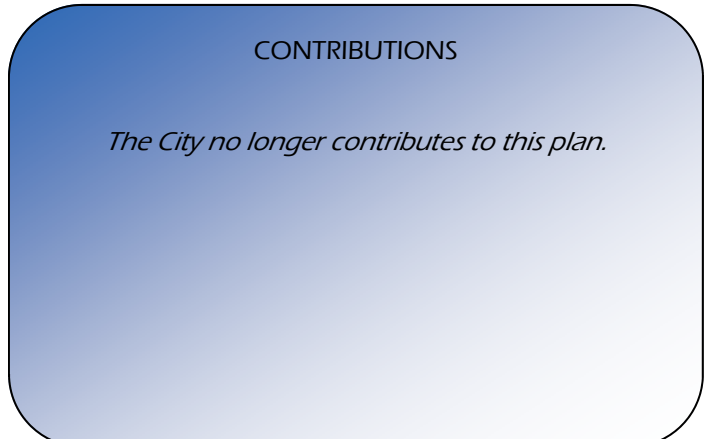
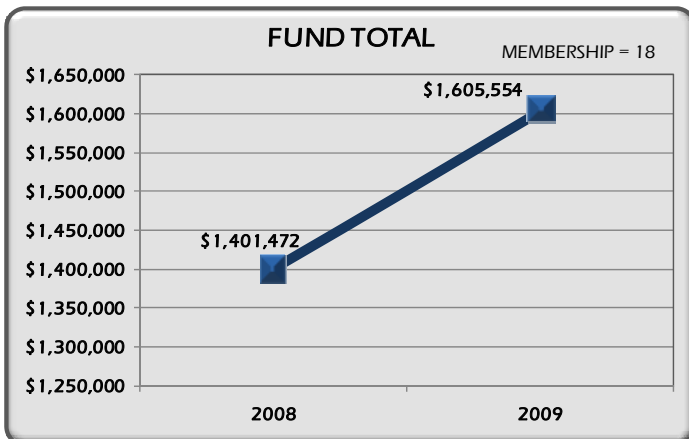
## FLORISSANT EMPLOYEES PENSION PLAN



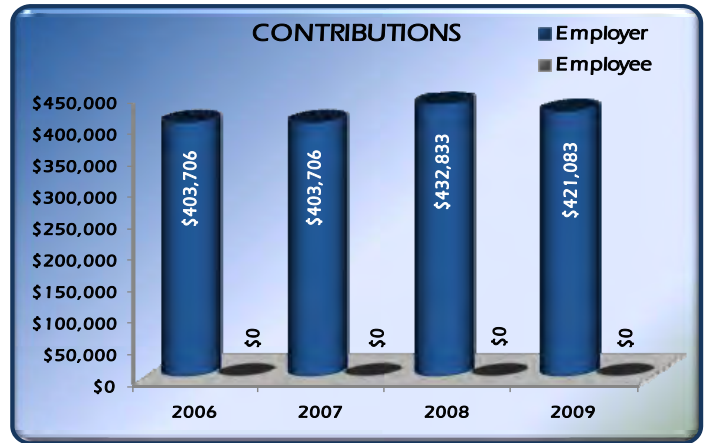
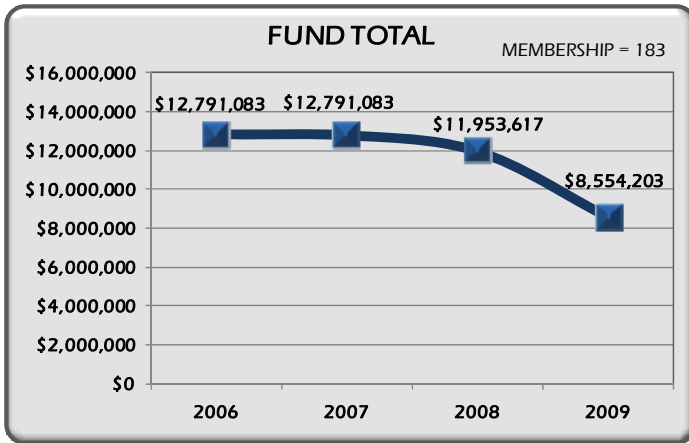
## HIGH RIDGE FIRE PROTECTION DISTRICT PENSION PLAN



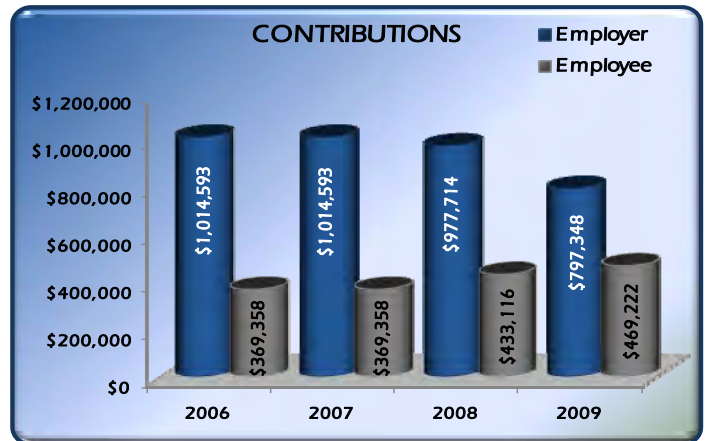
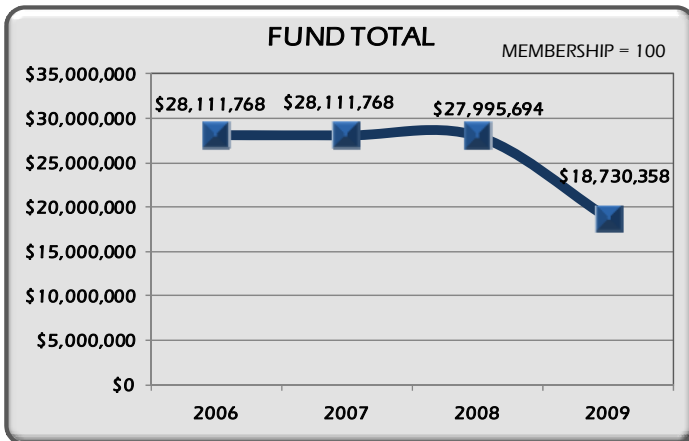
## KANSAS CITY SUPPLEMENTAL RETIREMENT PLAN



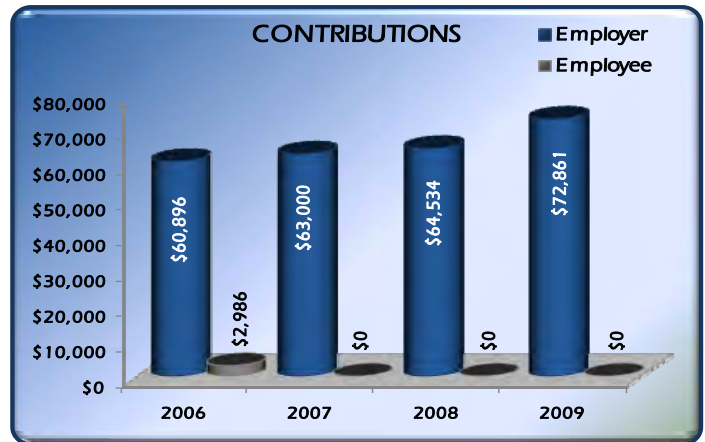
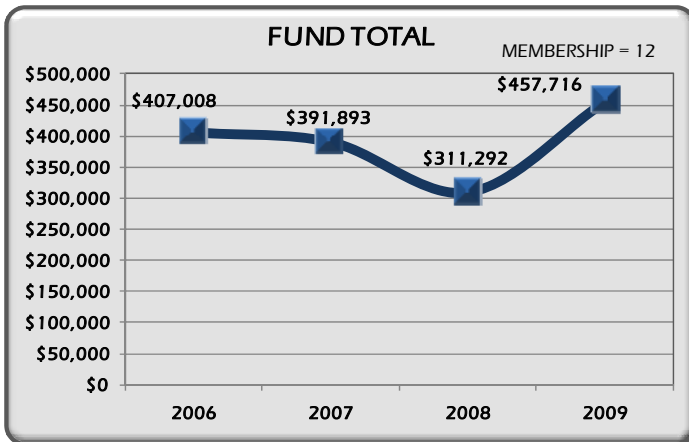
## KIRKWOOD CIVILIAN EMPLOYEES PENSION PLAN



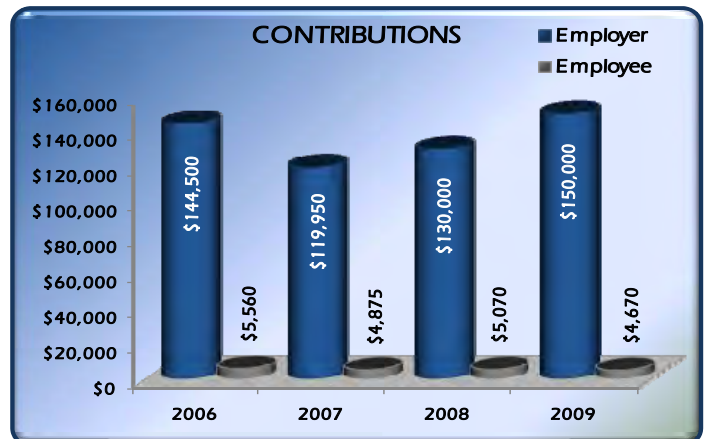
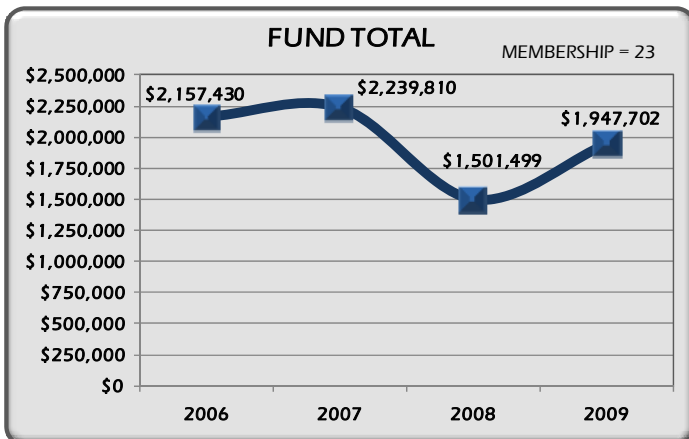
## KIRKWOOD POLICE & FIRE PENSION PLAN



## LAKE ST. LOUIS FIRE PROTECTION DISTRICT RETIREMENT PLAN

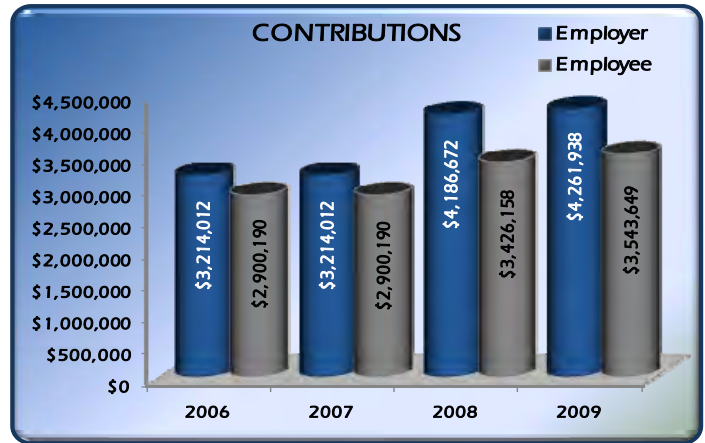
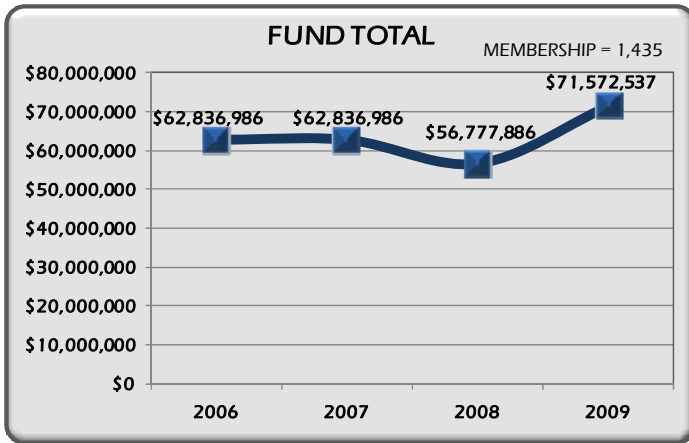


## LEMAY FIRE PROTECTION DISTRICT RETIREMENT PLAN

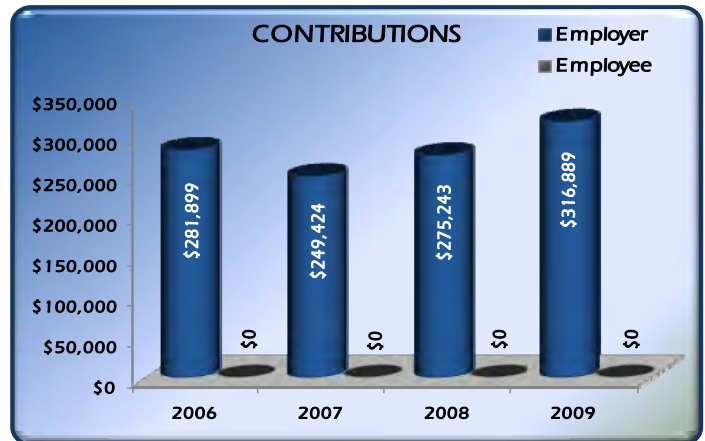
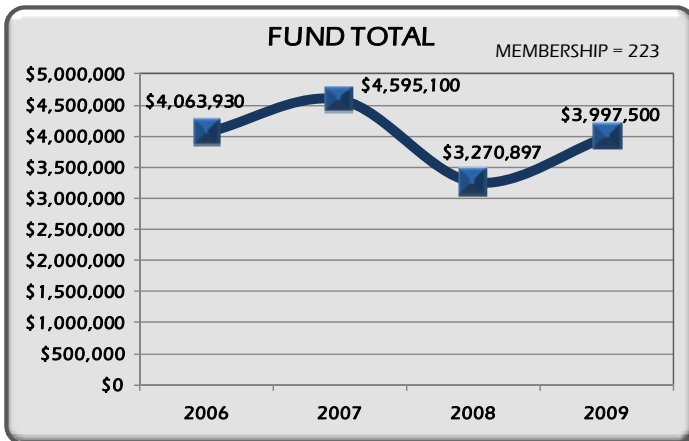




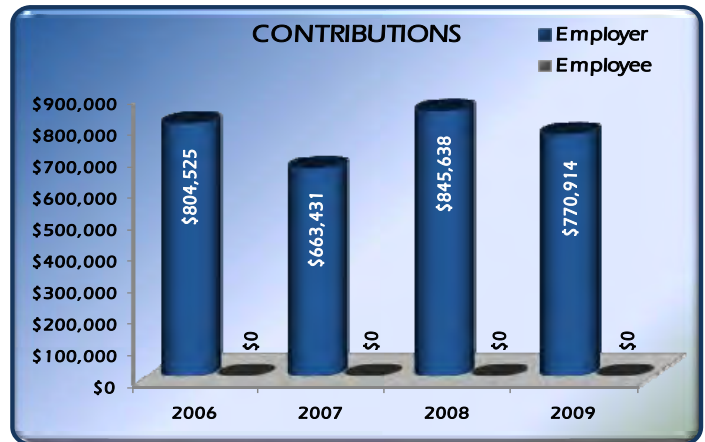
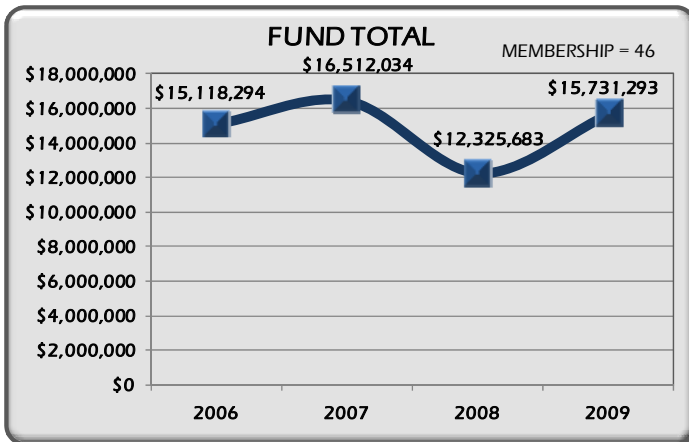
## LIBERTY HOSPITAL RETIREMENT INCOME PLAN



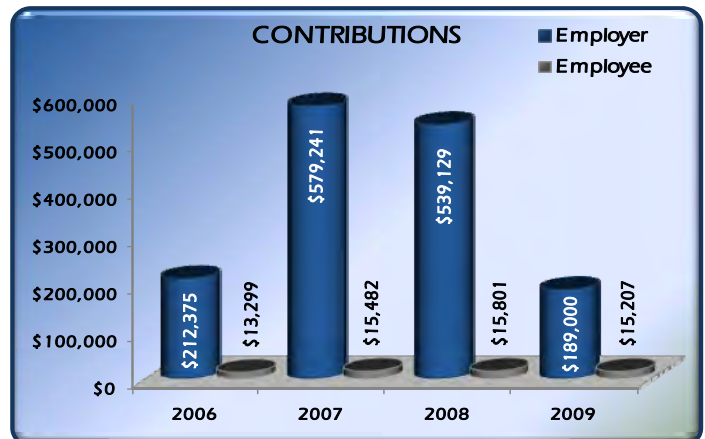
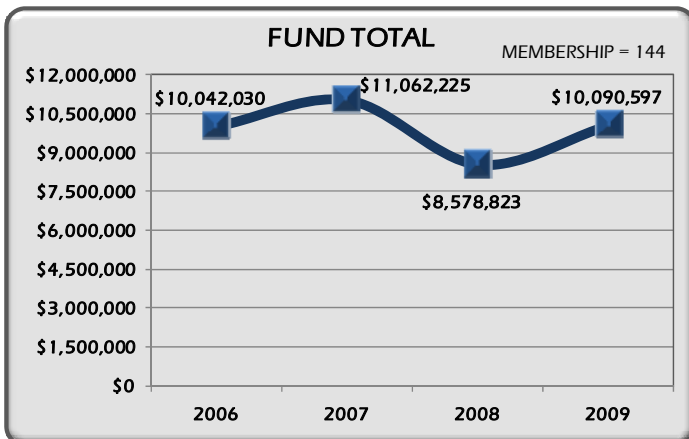
## LINCOLN COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN



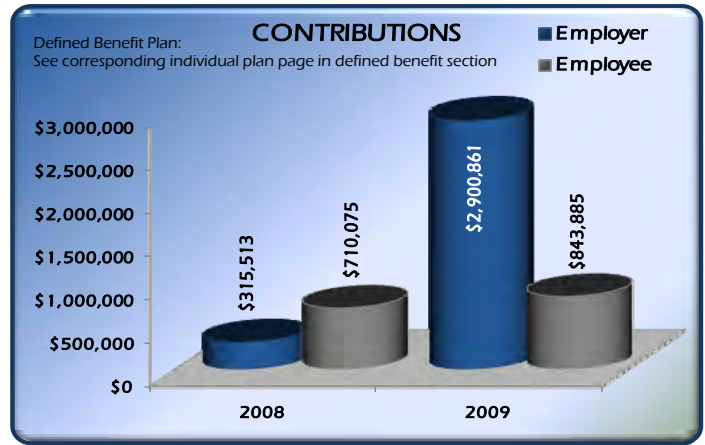
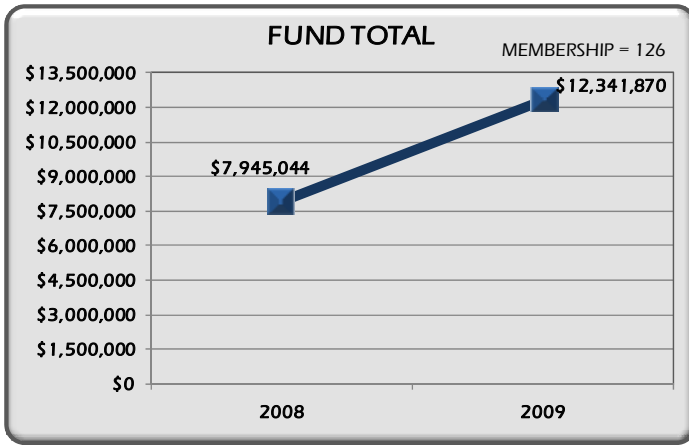
## MARYLAND HEIGHTS FIRE PROTECTION DISTRICT PENSION PLAN



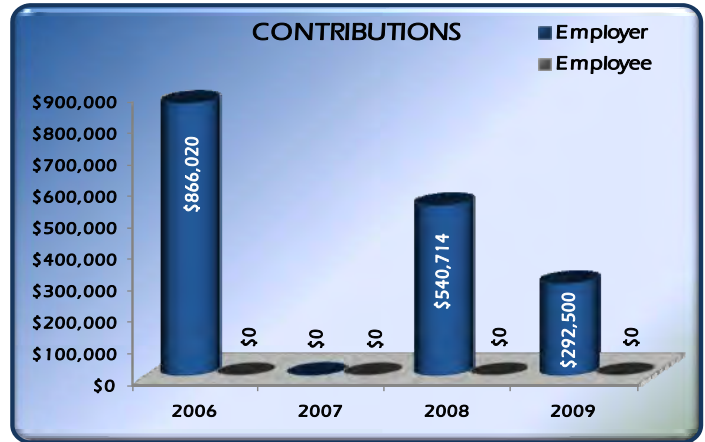
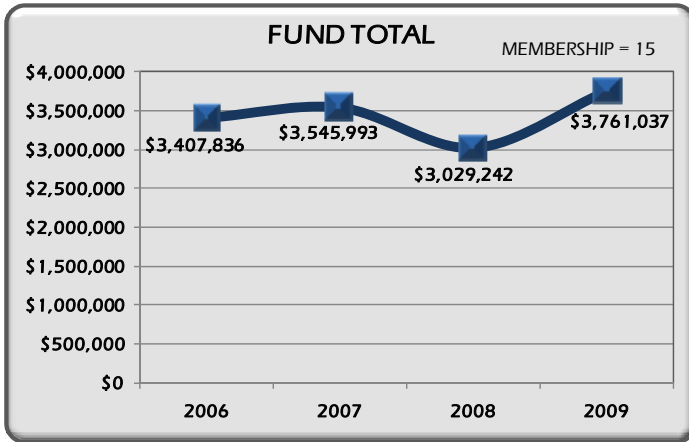
## MARYLAND HEIGHTS PENSION PLAN



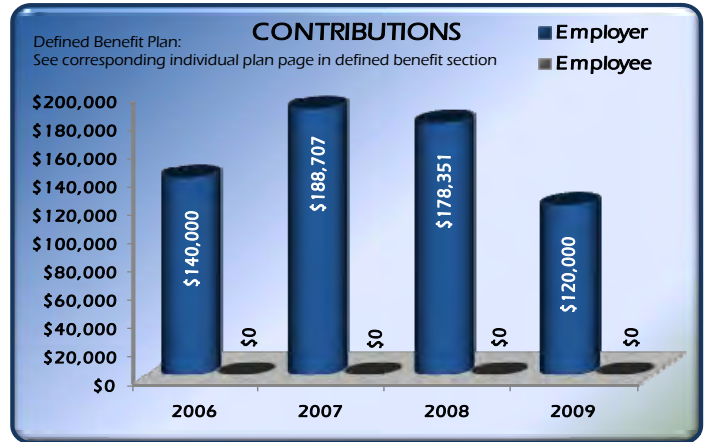
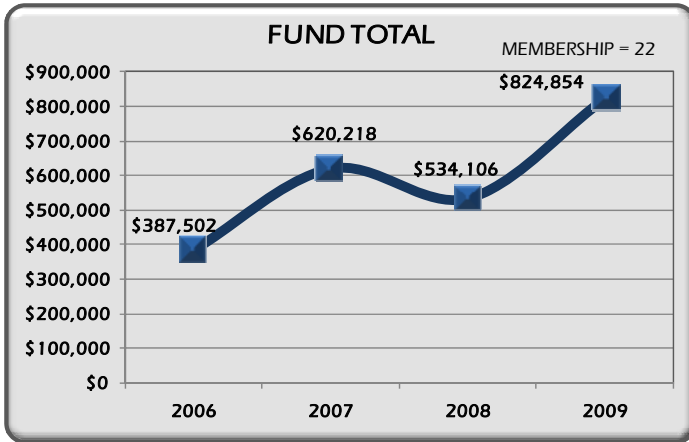
## MEHLVILLE FIRE PROTECTION DISTRICT RETIREMENT PLAN



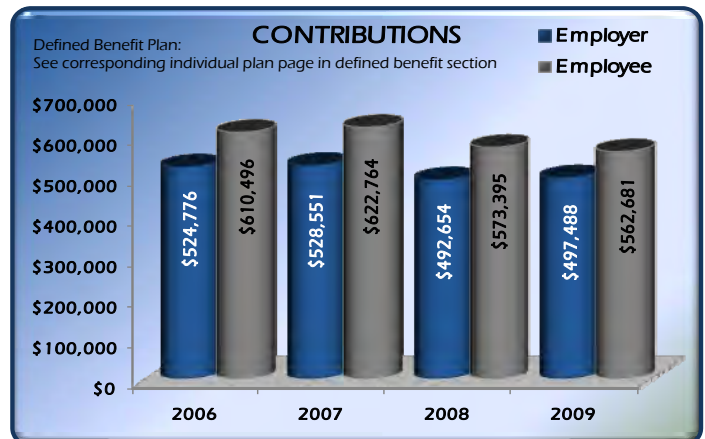
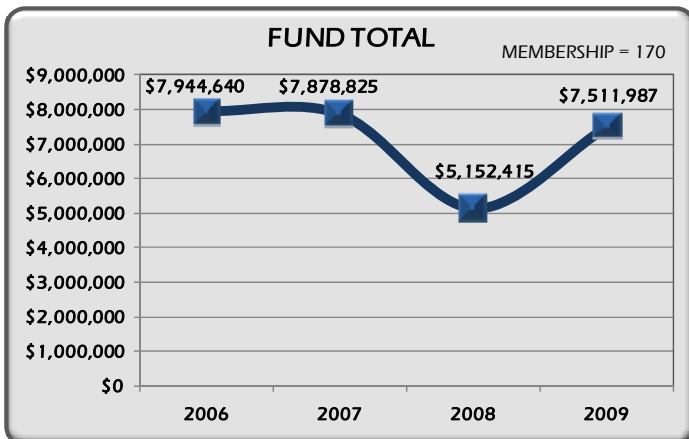
## METRO NORTH FIRE PROTECTION DISTRICT RETIREMENT PLAN



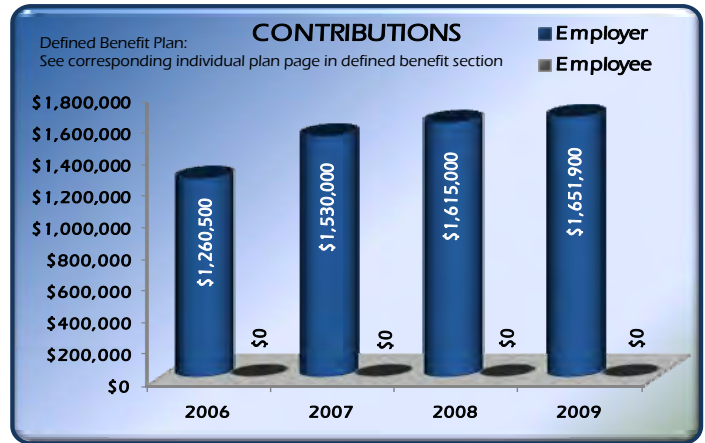
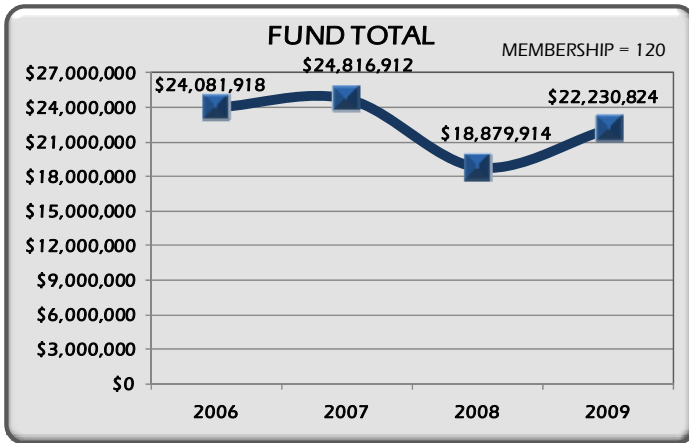
## MID-COUNTY FIRE PROTECTION DISTRICT RETIREMENT PLAN



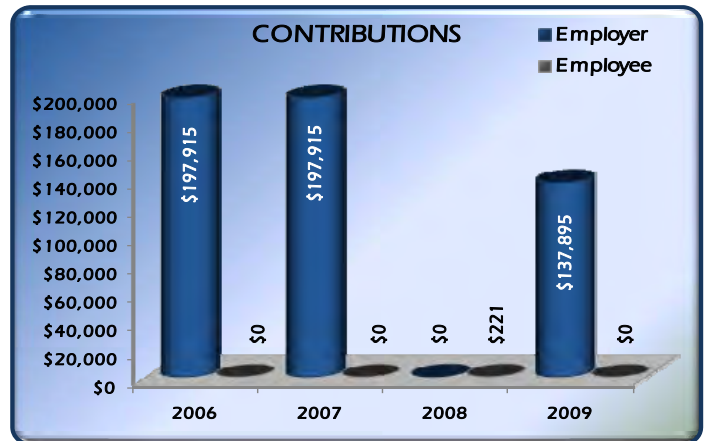
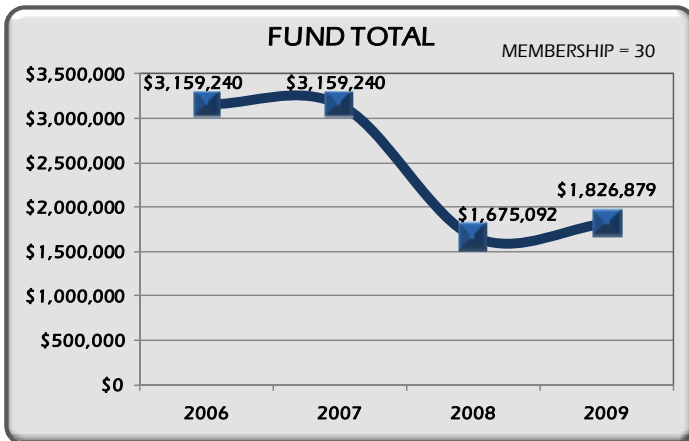
## MISSOURI HIGHER EDUCATION LOAN AUTHORITY PENSION PLAN



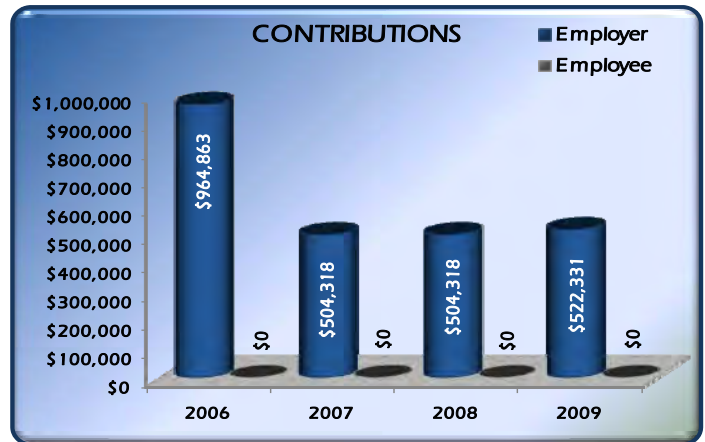
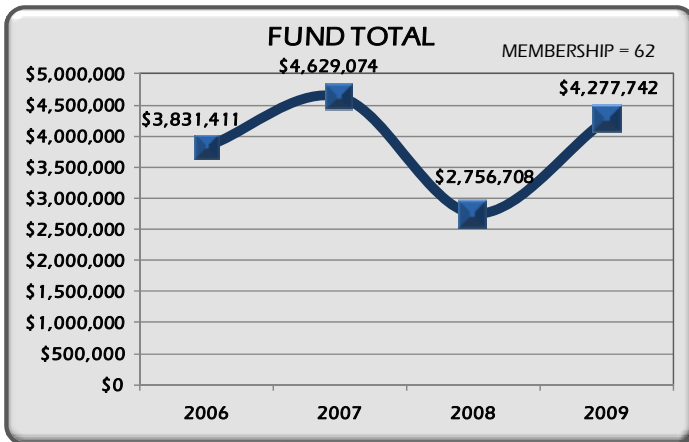
## MONARCH FIRE PROTECTION DISTRICT RETIREMENT PLAN



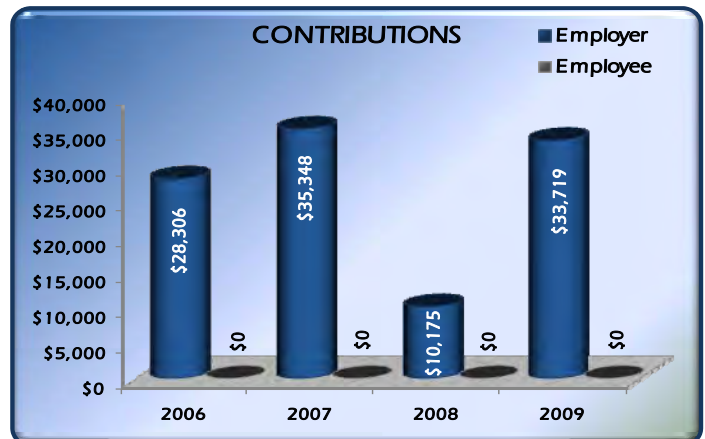
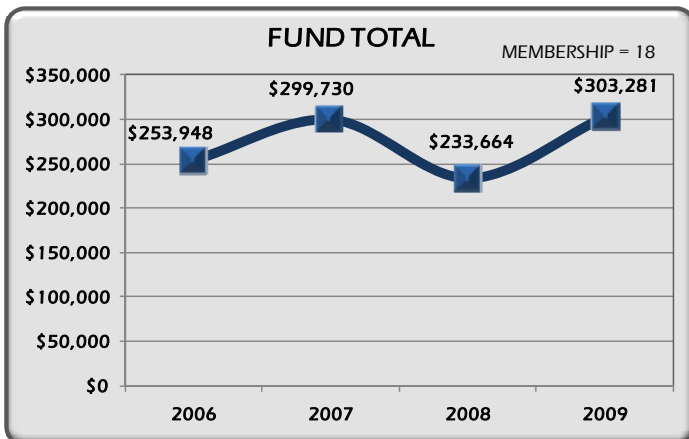
## NORTHEAST AMBULANCE & FIRE PROTECTION DISTRICT RETIREMENT PLAN



## O'FALLON FIRE PROTECTION DISTRICT RETIREMENT PLAN

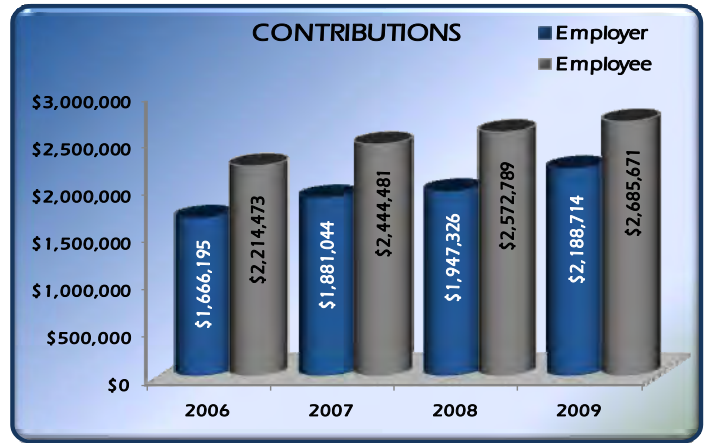
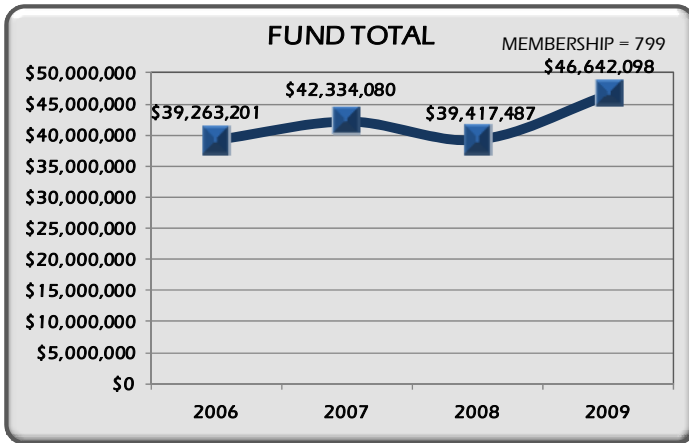


## PACIFIC FIRE PROTECTION DISTRICT RETIREMENT PLAN

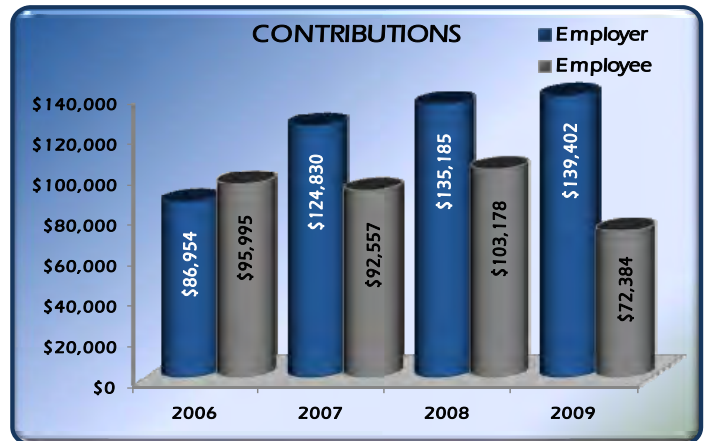
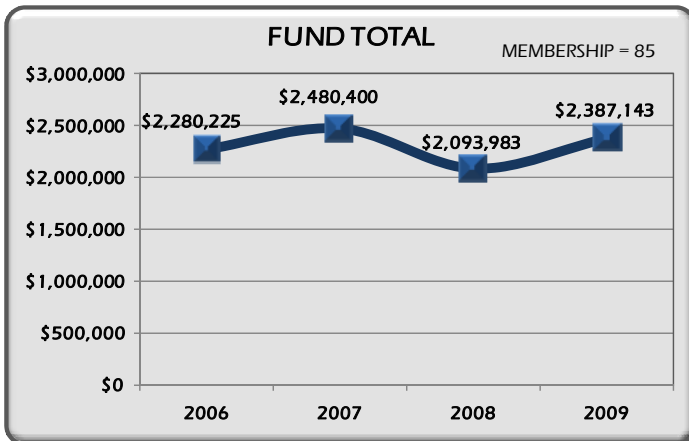




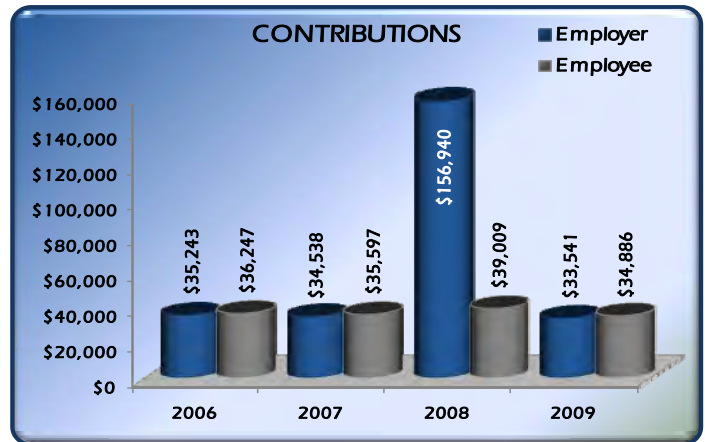
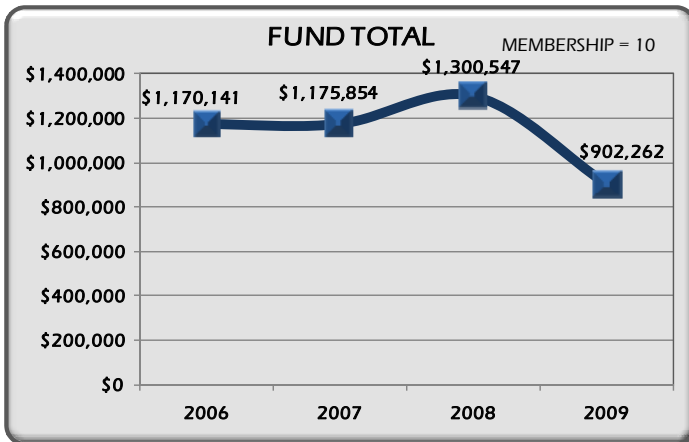
## PHELPS COUNTY REGIONAL MEDICAL CENTER PENSION PLAN



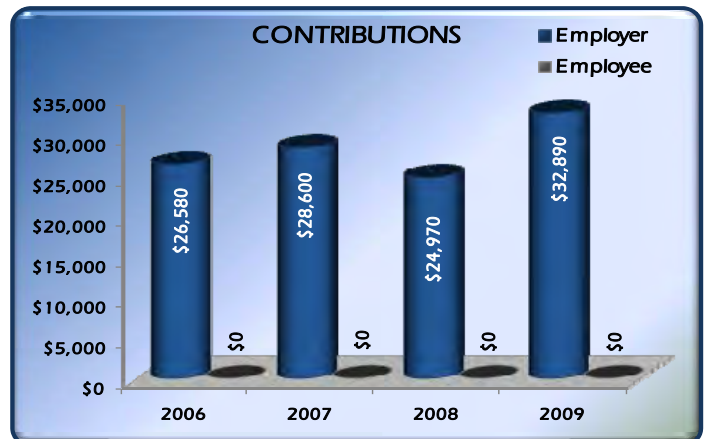
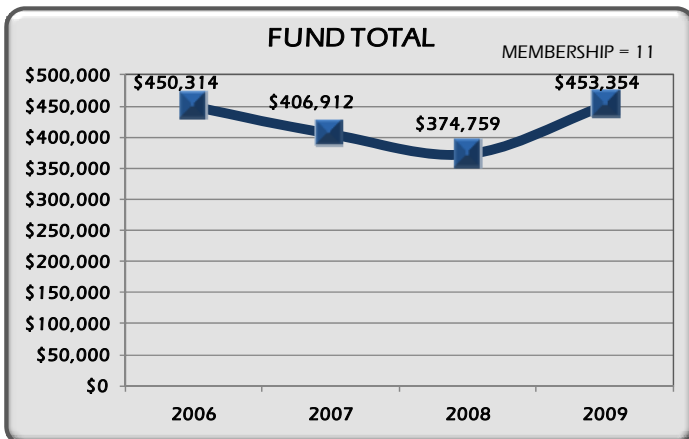
## PIKE COUNTY MEMORIAL HOSPITAL RETIREMENT PLAN



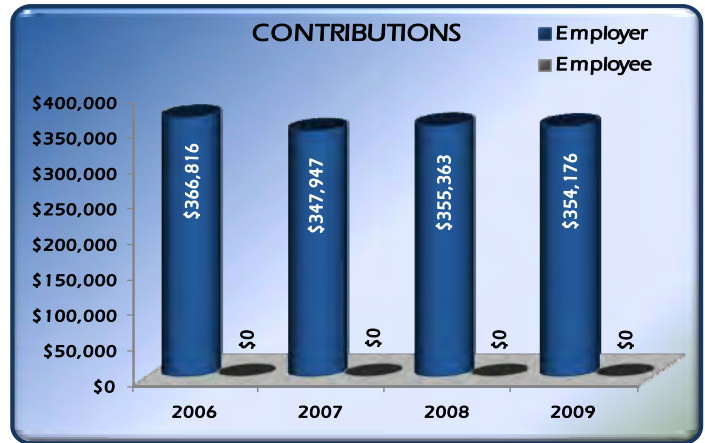
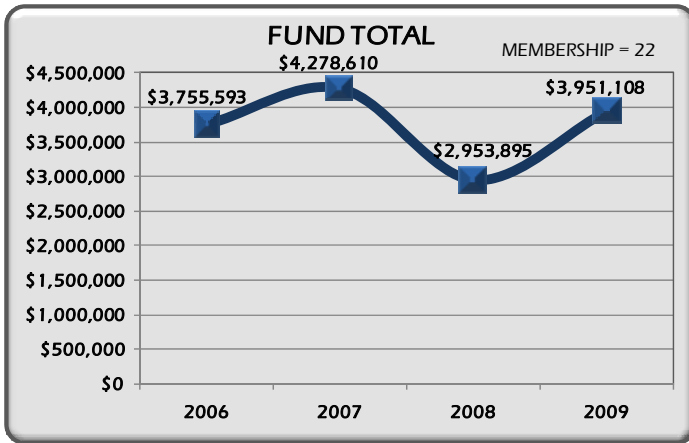
## PUBLIC WATER SUPPLY DISTRICT #2 OF JACKSON COUNTY



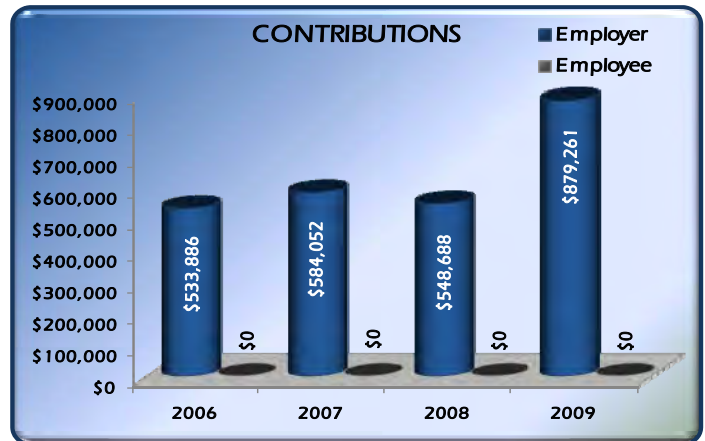
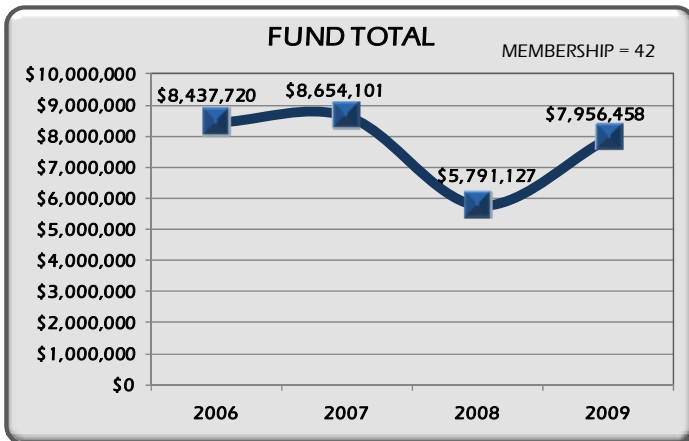
## PUBLIC WATER SUPPLY DISTRICT #3 OF JEFFERSON COUNTY



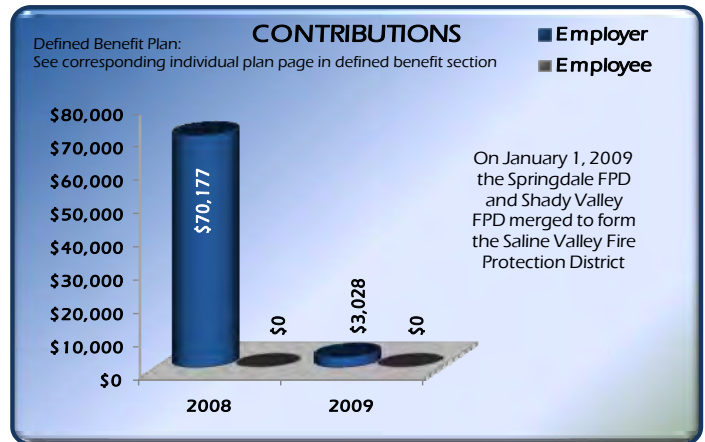
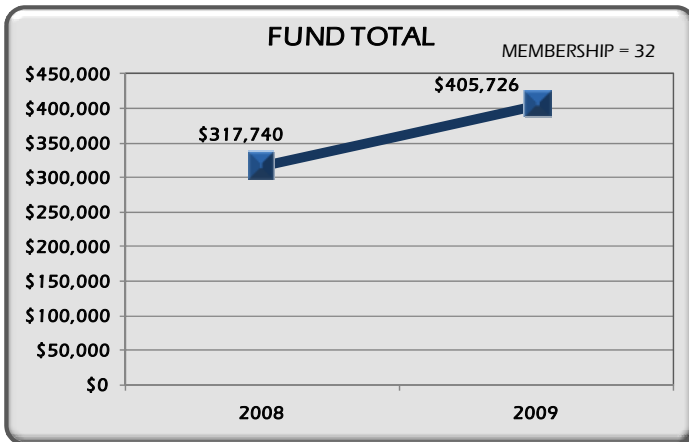
## RIVERVIEW FIRE PROTECTION DISTRICT RETIREMENT PLAN



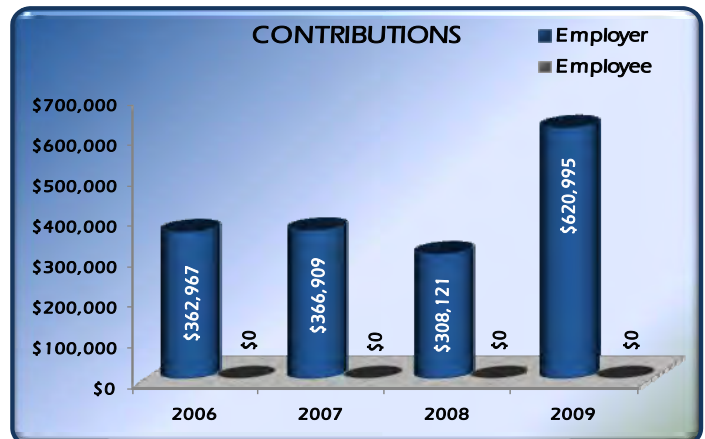
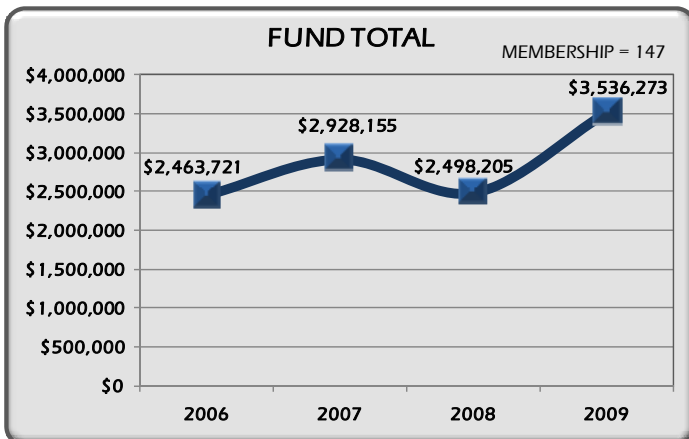
## ROBERTSON FIRE PROTECTION DISTRICT RETIREMENT PLAN



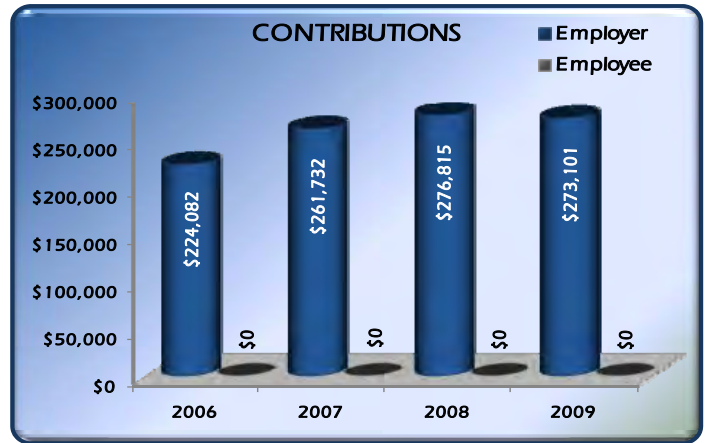
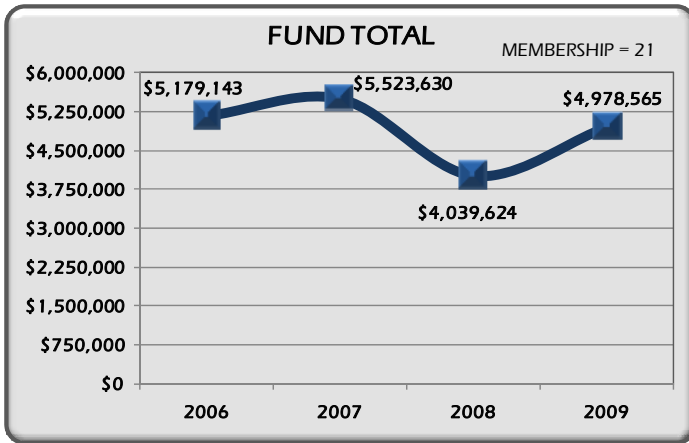
## SALINE VALLEY FIRE PROTECTION DISTRICT RETIREMENT PLAN



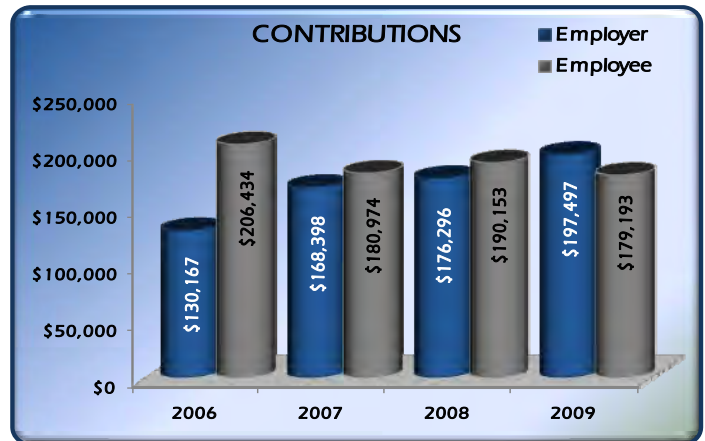
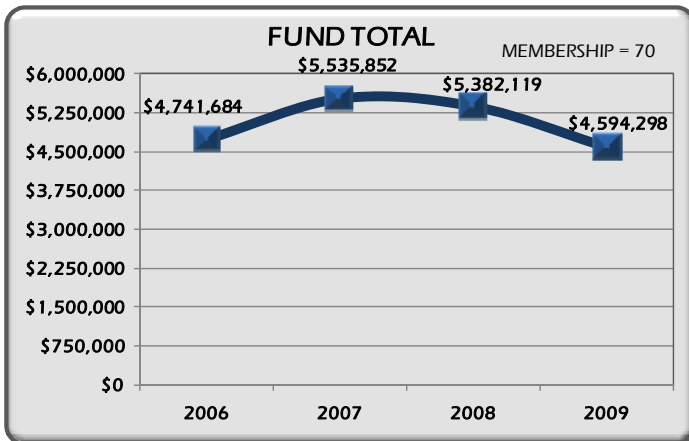
## SAMARITAN MEMORIAL HOSPITAL PENSION PLAN



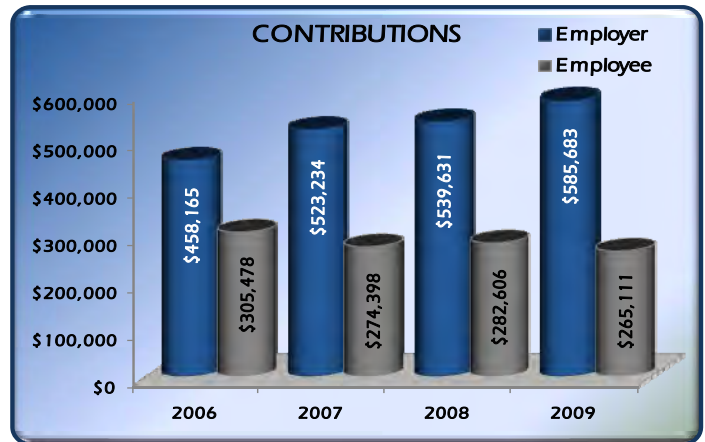
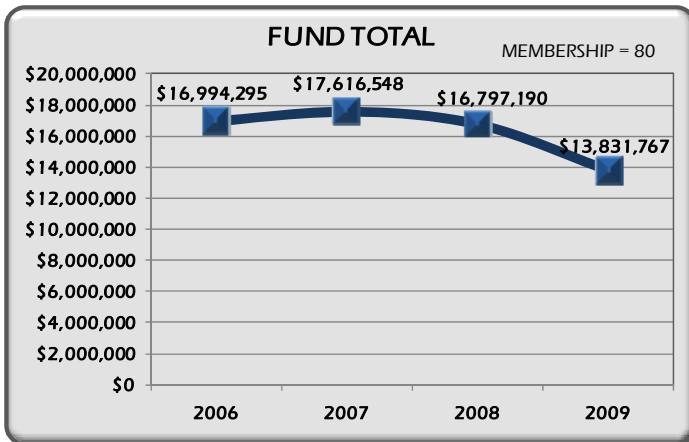
## SPANISH LAKE FIRE PROTECTION DISTRICT RETIREMENT PLAN



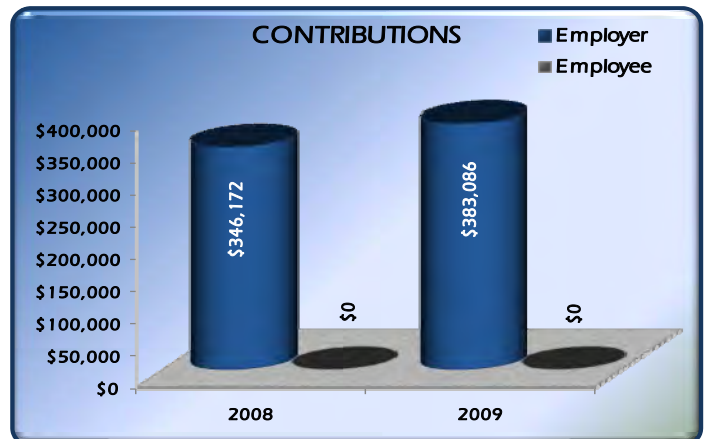
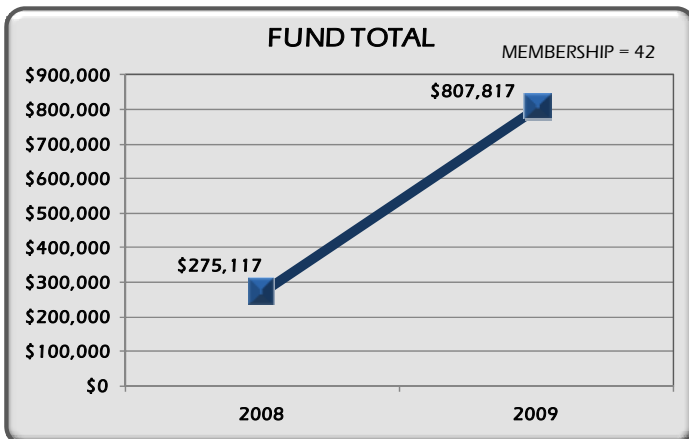
## WEBSTER GROVES NON-UNIFORMED EMPLOYEES PENSION PLAN



## WEBSTER GROVES POLICE & FIRE RETIREMENT FUND

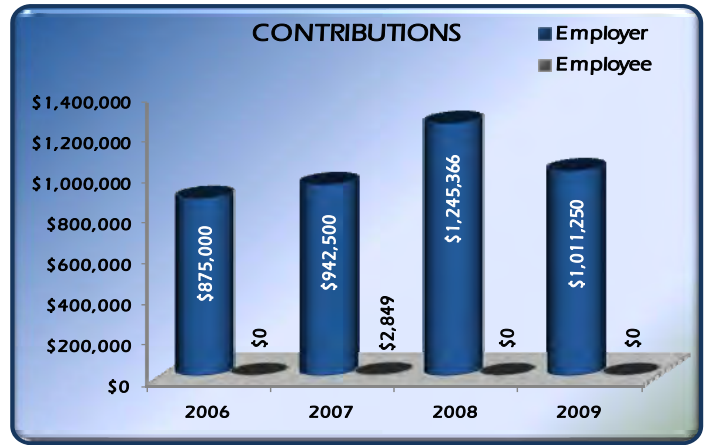
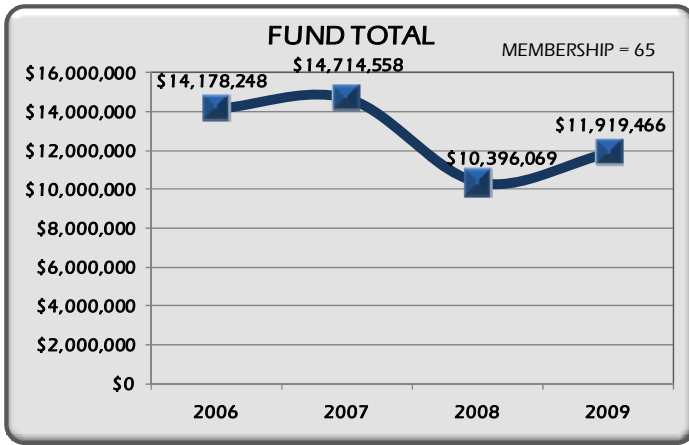


## WENTZVILLE FIRE PROTECTION DISTRICT PENSION PLAN





## WEST COUNTY EMS & FIRE PROTECTION DISTRICT RETIREMENT PLAN



## WEST OVERLAND FIRE PROTECTION DISTRICT RETIREMENT PLAN

